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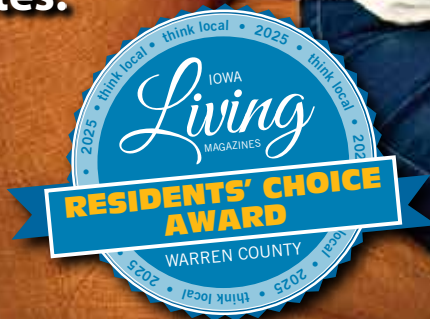
AUGUST 2025

# Living

MAGAZINE

## RESIDENTS' CHOICE AWARDS

Warren County residents share their favorites.



Meet Kelli Petersen  
EDUCATION

Mom's chicken salad  
RECIPE

Martinez lives her faith through volunteerism  
NEIGHBOR SPOTLIGHT

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WELCOME

# A COMMERCE-CREATING machine

Residents' Choice. Those two simple words have a lot of meaning to those who are recognized and those who seek out the people, businesses, places and events that are honored.

Yes, we have once again compiled the results of our local Residents' Choice poll, the only one of its kind. It is truly unique in two significant ways.

First, our poll is mailed to every residential household in the pages of this magazine with a link to an open website. That makes the poll available to every single resident. No exclusions.

Second, our poll has open-ended questions, which means we don't load the ballots with pre-determined answers to try to sway it in a certain way. The results are what they are. You will likely agree with some of them, and you will disagree with others — kind of like political elections. But, in this poll, all who are recognized are winners, and the end result is a great positive for all involved.

Readers of this publication have proven to seek out the winners and spend their time, energy and money with them. The poll results have become a customized search engine of sorts, providing valuable information on the choices of local residents in a variety of categories that are important to them.

Those who have been chosen tell me how much of an impact this directly has on them, their businesses and their organizations. Being recognized for positive contributions is seemingly always great, but when it helps create commerce, it is even better — and this Residents' Choice poll is a commerce-creating machine.

Other organizations are continuing to try to implement polls like ours, but none have the reach and credibility that ours has. You can't blame others for trying to imitate what we do, but you can question how they implement their polls and how many people actually vote in them.

Meanwhile, I thank all of you who took the time to vote in this year's Residents' Choice poll. Your votes do make an incredible difference. And, if you didn't vote, well, there is always next year.

Thanks for reading. ■

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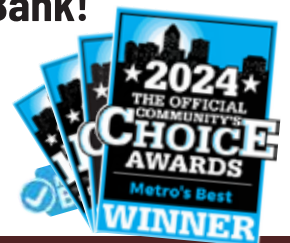
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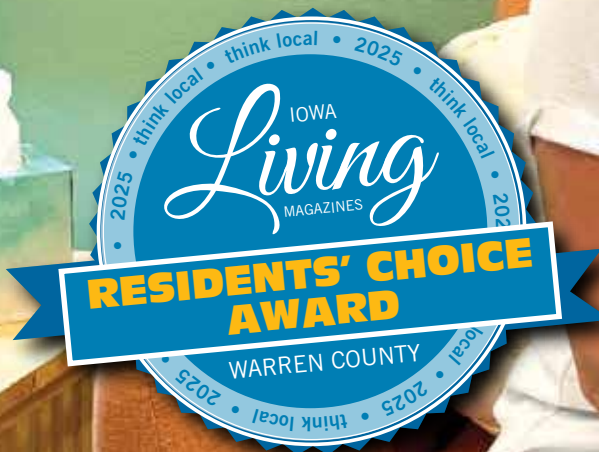
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# RESIDENTS' CHOICE AWARDS

Warren County residents share their favorites.



Residents of Warren County have again weighed in on their favorite businesses, people, events and places in the latest Residents' Choice poll. The poll results share residents' top three choices in dozens of categories, many of which are extremely competitive with only a handful of votes separating the winner from the runners up. Consequently, we view them all as winners.

Our poll has captured the favor of people who live in the area and who know the businesses, people, events and places of the area best. Some winners are now going

on three or more years at the top of their categories. Their supporters have proven to be a loyal bunch. Others are new to the awards list, showing they have made a good impression over the last year and are building a strong following as well.

Norwalk residents do not have far to go to enjoy many of the winners and runners up. Stop in at perennial favorites Winn's Pizza and Steakhouse, voted residents' favorite restaurant, and Wendy's Ice Cream Shop, residents' favorite place for ice cream. Joining the winners this year is Sunset Lounge as

favorite bar. Other favorites in Norwalk are O'Reilly's Auto Parts, Cappel's Ace Hardware, Crayons 2 Pencils Recreation Center, Wilkins Counseling Service and Amore Pets, among many others.

If you are not familiar with any of the winners, give those businesses, events and places a visit and find out why they are residents' favorites. And if you did not vote this year, be sure to next time. It may be your vote that makes a difference and lifts one of your favorites into the top tier of the Residents' Choice poll.



## Warren County residents share their favorites ...

(Runners up in alphabetical order. \* Denotes a repeat winner.)

### Restaurant

#### \* Winn's Pizza and Steakhouse

Runners Up: Crouse Café; Pete's Pizza

### Restaurant for Breakfast

#### \* Crouse Café

Runners Up: Mishmash Eats & Sweets; Savor the Rise

### Restaurant for Lunch

#### \* Winn's Pizza and Steakhouse

Runners Up: Crouse Café; Mishmash Eats & Sweets

### Restaurant for Dinner

#### \* Winn's Pizza and Steakhouse

Runners Up: Pete's Pizza; Z's Eatery & Draught Haus

### Restaurant for Dessert

#### \* Wendy's Ice Cream Shop

Runners Up: Crouse Café; The Outside Scoop

### Place for Ice Cream

#### \* Wendy's Ice Cream Shop

Runners Up: DQ Grill & Chill Restaurant; The Outside Scoop

### Pizza Establishment

#### \* Pete's Pizza

Runners Up: Brickhouse Tavern; Winn's Pizza and Steakhouse

### Bar

#### Sunset Lounge

Runners Up: The Hide Out; The Zoo

### Coffee Shop

#### Uncommon Grounds Coffee House

Runners Up: Savor the Rise; Scooter's Coffee

### Brewery/Distillery/Winery

#### \* West Hill Brewing Company

Runners Up: Iowa Distilling Company; Summerset Winery

### Bakery

#### \* Savor the Rise

Runners Up: Hy-Vee; Mishmash Eats & Sweets



Dan Lestina, Jesse Rocha, Isaiah Hansen and Shane Lear of Cappel's Ace Hardware, a Residents' Choice favorite.

### Catering Company

#### \* Whip It Good Catering

Runners Up: Hy-Vee; Mishmash Eats & Sweets

### Server / Bartender

#### Heidi Crouse - Crouse Cafe

Runners Up: Danielle Klages at Z's Eatery and Draught Haus; Keagen Reeves at Sports Page Bar and Grill

### Auto Service

#### Keller's Garage

Runners Up: Chumbley's Auto Care; Downey Tire Pros

### Auto Body Shop

#### Details Plus Collision Center

Runners Up: Foust Auto Body; Smith's Collision Center

### Car Dealership

#### \* DeYarman Ford Indianola

Runners Up: Gregg Young Chevrolet of Norwalk; Smart Auto Sales

### Auto Parts Store

#### \* O'Reilly Auto Parts

Runners Up: Carquest Auto Parts - Harvey's Automotive; NAPA Auto Parts

### Preschool/Daycare

#### Purple & Gold Preschool

Runners Up: Crayons 2 Pencils Early Learning Center; Lil' Hands Big Dreams Child Development and Preschool

### School

#### \* Irving Elementary School

Runners Up: Emerson Elementary; Whittier Elementary

### Park

#### \* Buxton Park

Runners Up: McCord Park; Moats Park

### Community Festival or Event

#### \* National Balloon Classic

Runners Up: Norwalk Fourth of July; Warren County Fair

### Church

#### \* Indianola Community Church

Runners Up: Fellowship Community Church; Indianola First Assembly of God

### Pastor

#### \* Jon Duey, Indianola Community Church

Runners Up: Brian Williams, Indianola First United Methodist Church; Dan Kirby, St. John the Apostle Catholic Church

### Chamber of Commerce

#### \* Indianola Chamber of Commerce

Runners Up: Carlisle Chamber of Commerce; Norwalk Area Chamber of Commerce

### Grocery Store

#### \* Fareway Meat & Grocery

Runners Up: Hy-Vee; Walmart



# FEATURE

## Boutique

\* **Lula Belle Designs**

**Runners Up:** Adorn Gift and Home; Roots

## Retail Store

\* **Lula Belle Designs**

**Runners Up:** Roots; Theisen's Home Farm Auto

## Florist

\* **Hy-Vee Floral**

**Runners Up:** Bellflower Florist & Gifts, LLC; Blush and Bloom

## Home Improvement Retail Store

\* **Cappel's Ace Hardware Norwalk**

**Runners Up:** Circle B Home Center; McCoy True Value Hardware

## Appliance Store

\* **Circle B Home Center**

**Runners Up:** Cappel's Ace Hardware Norwalk; Kappelman Appliance

## Liquor Store

\* **Hy-Vee Wine & Spirits**

**Runners Up:** Fareway Meat & Grocery; Spirits World Liquor & Tobacco

## Nursery or Garden Center

\* **Busy Bee Garden Center**

**Runners Up:** Bedwell Gardens; Ted Lare Design + Build & Garden Center

## Place to Purchase a Gift for a Man

\* **Theisen's Home Farm Auto of Indianola**

**Runners Up:** Cappel's Ace Hardware Norwalk; Lula Belle Designs

## Thrift Store

\* **Many Hands Thrift**

**Runners Up:** Goodwill; The Helping Hand of Warren County

## Place to Purchase a Gift for a Woman

\* **Lula Belle Designs**

**Runners Up:** Adorn Gift and Home; Roots

## Dad/Child Date Spot

\* **The Corner Sundry**

**Runners Up:** GIBB'S A&W Restaurant; Pizza Ranch

## Mom/Child Date Spot

\* **The Corner Sundry**

**Runners Up:** Ocean Athletics; Savor the Rise

## Place to Take Your Mom and Dad

\* **Crouse Café**

**Runners Up:** GIBB'S A&W Restaurant; Winn's Pizza & Steakhouse

## Place to Take Your Kids or Grandkids

\* **Pizza Ranch**

**Runners Up:** GIBB'S A&W Restaurant; Wendy's Ice Cream Shop

## Place for Children's Birthday Parties

\* **Crayons 2 Pencils Recreation Center**

**Runners Up:** Indianola Tumbling Center; Pizza Ranch

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# FEATURE

## Event Venue

### \* The Cottage

**Runners Up:** Red Acre Barn; Warren County Fairgrounds

## Golf Course

### \* Indianola Country Club

**Runners Up:** The Legacy Golf Club; Shady Oaks Golf Course

## Hair Salon

### Pure Salon Aveda

**Runners Up:** Copper + Fringe Beauty Co.; Soul Full

## Health Clinic

### \* UnityPoint Clinic Family Medicine

**Runners Up:** MercyOne Family Medicine; The Iowa Clinic

## Dental Office

### \* Norwalk Family Dentistry

**Runners Up:** Indianola Family Dentistry; Orwig Dental Co.



Daniel Ivey and Manager Keri Wegner of O'Reilly Auto Parts, which was chosen as a Residents' Choice favorite.

## Orthodontist Office

### \* Central Iowa Orthodontics

**Runners Up:** Johnson Orthodontics; Jones Family Dental

## Mental Health Services

### \* Wilkins Counseling Services

**Runners Up:** Choices Therapy Services, LLC; Magnolia Connection

## Chiropractor

### Norwalk Chiropractic

**Runners Up:** Drees Family & Sports Chiropractic; True Roots Chiropractic

## Vision Care

### \* Optometric Associates

**Runners Up:** Elite Eye Care; Indianola Vision Center

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## FEATURE

### Health Club or Gym

#### \* Indianola Wellness Campus

**Runners Up:** Anytime Fitness; CrossFit Undone

### Pharmacy

#### Hy-Vee Pharmacy

**Runners Up:** Medicap Pharmacy; Walgreens

### Hearing Center

#### \* Iowa Hearing Center

**Runners Up:** Hughes Hearing Center; Miracle-Ear Hearing Aid Center

### Cosmetic Services

#### \* vIVid Life Spa

**Runners Up:** Copper + Fringe Beauty Co.; FFC Beauty

### Physical Therapy

#### \* Athletico Physical Therapy

**Runners Up:** 21st Century Rehab; Indianola Physical Therapy

### Dance Studio

#### \* The Dance Factory

**Runners Up:** Ocean Athletics; Superstars Performing Arts

### Gymnastics Studio

#### \* Indianola Tumbling Center

**Runners Up:** Ocean Athletics; Superstars Performing Arts

### Tumbling Studio

#### Indianola Tumbling Center

**Runners Up:** Ocean Athletics; Superstars Performing Arts

### CBD Store

#### Route 69 Vapor

**Runners Up:** ABC Smoke Indianola; Indy 66 North

### Financial Planner

#### \* Seth Lampman, ClearPath Financial

**Runners Up:** Gretchen Schrock, Country Financial; Todd Lappe, Edward Jones

### Law Firm

#### \* Ellis Law Offices, P.C.

**Runners Up:** Ouderkirk Law Firm; Stuyvesant, Strong, Krapfl & Carda, PLLC

### Accounting Firm

#### Shull, Schrum, McClafflin and Co., Inc.

**Runners Up:** Accounting Associates of Indianola; Hoover & Associates

### Veterinarian

#### \* Indianola Veterinary Clinic

**Runners Up:** Kindness Pet Clinic; Norwalk Veterinary Clinic

### Dog Groomer

#### \* Amore Pets

**Runners Up:** Nikki's Grooming Pawlor; Tammy's Tailwaggers

### Pet Care

#### \* Amore Pets

**Runners Up:** Kindness Pet Clinic; Indianola Veterinary Clinic

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# FEATURE

## Lawn Care Business

### Central Iowa Outdoor Services Co.

**Runners Up:** Warren Lawn Services; Woosley Landscaping & Mowing

## Landscaping Company

### Prime Lawn & Landscape

**Runners Up:** Central Iowa Outdoor Services Co.; Ted Lare Design + Build & Garden Center

## Heating and Cooling Business

### \* Indianola Mechanical

**Runners Up:** Bendon Plumbing Heating and AC; Roberts Heating, Cooling and Plumbing

## Electrician

### \* Miller Electric

**Runners Up:** Conner Electric; Robison Electric LLC

## Plumber

### \* Indianola Mechanical

**Runners Up:** Bendon Plumbing Heating and AC; Chew Plumbing Company, LLC

## Senior Living Facility

### \* The Village

**Runners Up:** Holland Farms Senior Living; Westview of Indianola Care Center

## Insurance Company

### \* Gretchen Schrock - Country Financial

**Runners Up:** City State Bank Insurance; Lane Insurance Agency

## Realtor

### Emily Keller-Lampman, Iowa Realty

**Runners Up:** Jon Niemeyer, Exit Realty; Josh Baker, Iowa Realty

## Bank/Credit Union

### \* City State Bank

**Runners Up:** Peoples Savings Bank; TruBank

## Photographer

### Tim McConnell Photography

**Runners Up:** Abbi Garling Portrait Studio; Lena Rita Photography

## Place for Guests to Stay

### \* Hotel Pommier

**Runners Up:** Country Inn and Suites Indianola; Fairfield Inn & Suites Norwalk

## Pest Control

### Davidson Pest Control

**Runners Up:** Perfection Pest Management; Rhoades Pest Control

## Tree Service

### \* Crouse Tree Service

**Runners Up:** Neer Perfection Tree Service; Turnbull's Tree Service

## Homebuilder

### D.R. Horton

**Runners Up:** Construction by Cambron; Geisler Construction

## Home General Contractor

### Edenburn Built LLC

**Runners Up:** D.R. Horton; Ohnemus Construction

## Exterior Contractor

### Edenburn Built LLC

**Runners Up:** All American Exteriors; Bengard Roofing ■

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# TRAINING wheels

My most vivid personal memory of having training wheels and learning to ride a bike was when I was about 5 years old. My training wheels had been taken off, and I remember being on my bike on a sidewalk being pushed by someone to help me get going. For a few blissful feet, I was balancing on my bike in the middle of the sidewalk. But, soon, I was wobbling back and forth, and, before I knew it, I “crashed” in the grass, resulting in my getting a headache. I found out that it truly was a headache ditching the training wheels and learning to ride a bike. But the truth is, training wheels had served a purpose in giving me a hunger to want to experience the fun and freedom of riding a bike in ways I never had before.



Let me relate this to the spiritual practice of prayer. For many people, prayer is clunky, difficult, far from pleasurable, and even downright boring. Many would rather have a tooth pulled than spend any measurable time in prayer either by themselves or with a group of people. They have never experienced the freedom and joy that can result when they learn to pray in a way that connects them to God and results in seeing real, tangible answers to their prayers.

They have never experienced seeing situations and people change with the only explanation being that God heard their prayers and changed what was to what is. So, how does one get to that point when prayer becomes a precious and life-giving experience instead of a drudgery to endure? Well, believe it or not, it starts with some spiritual training wheels, and, when it comes to prayer, the Lord's Prayer provides the training wheels that we need to begin to experience the enjoyment of life-giving prayer. Unlike the training wheels on our bicycles, the Lord's Prayer isn't something we master and abandon. It is something we build on. With the rest of this space, let me show you how Jesus' prayer is to be practiced, and, next time, we'll consider some further truths that will aid our prayer lives.

First, it's important to recognize that Jesus taught this prayer, not as a prayer to be prayed, but a model to employ in prayer. Jesus said, in Matthew 6:9, “Therefore, you should pray like this...” Jesus was contrasting the prayers prayed by the religious leaders of his day whom he called “hypocrites” (Matt. 6:5) because their prayers were long, loud and they babbled on and on only to grab the attention and accolades of people around them. Instead, Jesus provided a skeleton, an outline, for prayer for them (and us) to follow that would help us pray prayers that are worshipful, personal, meaningful and focused on God, not ourselves.

So, he began by teaching them to begin with reverence by saying, “Our Father in heaven, your name be honored as holy” (Matt 6:9). Effective praying always begins by starting with reverence and worship of God and who He is — He is our Father, and He is holy — among other things. This is what the Bible refers to as seeking God's “face.” To seek God's face in prayer is to worship God's character, the qualities that make him God, and to praise him for who he is. Worship-based prayer changes the nature of our prayers from self-focused to God-focused praying, and, according to Jesus, it is always the place to begin when we pray.

I encourage you to take Jesus' teaching and begin to put it into practice. Start by focusing on Him and let the Bible guide you in worshipping him for who he is. Next time, we'll finish the rest of Jesus' teaching on prayer and see what else he included in the “training wheels” of what God-honoring prayer should include. ■

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

# HUMAN advisors vs. AI

## The unique value of personalization in financial planning

Artificial intelligence (AI) is becoming a powerful tool in many areas of life, and financial planning is no exception. While there is a growing sense that technology can fulfill all financial needs, it is crucial to recognize that AI, despite its lightning-fast data processing capabilities, cannot offer the personal understanding that a dedicated financial advisor provides.



Effective financial planning and investment management goes beyond the numbers. It must be built around your unique needs, values, risk tolerance, time horizon, stage of life and goals. These elements must work together in a plan that is flexible and prioritizes your individual values. AI, however, is data-driven; it analyzes numbers, patterns and probabilities, which can overlook the critical aspect of personalization. It lacks the ability to navigate emotional complexities of financial decisions or manage intricate tax strategies and estate planning concerns, all of which play a huge role in long-term financial planning.

The collaborative approach offered by financial advisors is invaluable. A financial advisor works as the quarterback of your financial team, ensuring every piece of your plan works together. Your financial advisor will refer you to a CPA if tax issues may arise or bring in an estate attorney when you need to update your will or trust.

While AI is a beneficial resource for financial advisors by streamlining workflows, enhancing data analysis, predicting trends, optimizing portfolios, and performing calculations, its primary strength lies in efficiency. This allows advisors to focus more on strategic financial planning and building strong client relationships.

Financial advisors play a critical role in navigating the emotional and personal challenges that can influence financial decisions, such as market fluctuations, the loss of a loved one, unexpected health issues, or other unforeseen events. During such times, individuals require more than an algorithm; they seek trusted guidance and meaningful conversations with someone who truly comprehends their situation.

AI has a place in financial planning, but it is not a substitute for the personalized relationship you get when you have a financial advisor. Before you rely heavily on AI for your financial needs, consider whether it can truly understand your individual situation. Financial advisors are committed to placing you at the center of your financial journey, ensuring that your plan aligns with your specific goals and values. ■

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.

## REMODELING or building an addition?

Don't forget about your HVAC.

If your home no longer works for you — for whatever reason — you generally have two choices: sell or renovate. Interest rates have a lot of homeowners staying put and updating versus buying a new home. With increased property values in recent years, many individuals are taking advantage of their home equity and upgrading their current homes. If you're considering this possibility, be sure to take your home's HVAC options into strong consideration to avoid costly and uncomfortable mistakes.



Adding a new space to your house can be an exciting project. Besides budgeting, setting a timeline for your project, and deciding on décor options for the new space, you need to consider which HVAC setup will suit the new addition. Deciding on heating and cooling options is necessary because expanding your house increases your home's heating and cooling needs.

Different HVAC options suit different types of additions. Therefore, before you settle on a heating and cooling system for a home addition, you must consider what purpose the new space will serve. HVAC technicians can advise you on the best way to heat and cool an addition based on its purpose. Let's explore the best ways to heat and cool a home addition.

### System extension

If your current HVAC system has enough capacity, extending it may be a solution. You and your HVAC contractor can assess your equipment to determine its suitability. The two most important considerations are the energy efficiency of the new addition, its size, and its distance from the existing ductwork.

### System replacement

When your existing HVAC system is old, requires frequent repairs, or is inefficient, consider replacing it with a new system that's capable of conditioning your existing home and the new addition. Newer equipment offers greater energy efficiency, which helps offset the costs associated with the upgrade.

### Separate system

One of the safest and most energy efficient HVAC solutions for a new addition is to install a ductless mini split heat pump. These devices both heat and cool and operate independently from a central system. The mini split uses an outdoor condenser that can support multiple indoor air handlers as needed.

A mini split is cost effective and incredibly energy efficient because it does not use ducts to deliver the conditioned air. You can turn the system off when you're not using the space. They run quietly and safely since they do not require a combustion fuel to supply heat and won't require any venting for exhaust gases. ■

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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## MEET Kelli Petersen

Passionate about her third graders



Kelli Petersen is now part of the teaching team from which her mother retired.

A Norwalk alum and class of 2006 graduate, Kelli Petersen grew up a Norwalk Warrior who was involved in many activities and sports. After high school, she graduated from the University of Northern Iowa and started teaching elementary education in Des Moines. Once her two sons reached school age, Petersen and her husband knew it was time to head back to the Norwalk community. They have been living in the town since the fall of 2020.

“When we are with members of our community, learning and growing together, that can only strengthen our community. Being a teacher is a challenge that can keep you up at night. I want all of my students to be successful or show growth toward mastery,” Petersen says.

The 2024-2025 school year was Petersen’s first year teaching third grade with the Norwalk Community School District but her 14th year teaching overall. As a teacher at Orchard Hills Elementary School, she is now on the same third-grade teaching team that her mother, who taught in Norwalk for 37 years, retired from two years ago.

“Starting my new position in Norwalk has really felt like ‘coming home.’ There are so many familiar faces and people that I know who are wanting success for me and my students. They are ready and willing to support me as needed. It’s a great feeling. I really feel tied to our community and love seeing my students at the store or the soccer fields,” Petersen says.

Petersen says she enjoys working with students in third grade because they have such great energy and heart. By third grade, her students are able to express themselves beyond simple sentences and show their knowledge in more than one way, she adds.

“I have been teaching K-5 for 13 years and third grade has my heart. The students are willing to let you into their lives and share but also mature enough to listen to others and practice empathy,” Petersen says.

Last year, Petersen’s students began a new reading curriculum and tapped into some amazing content. With this new curriculum, her students had the opportunity to learn about “under the sea” with a giant squid and great white sharks, outer space and the Apollo 11 mission, and other cultures and their experiences as they immigrate to new places.

“My first group of Norwalk third graders has been amazing. It will be a class that will be hard to beat,” Petersen says. ■

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## CALLED to serve

Martinez lives her faith through volunteerism.

Carol Martinez says, "We are all called to serve in whatever way God has gifted us."

"As a result, I am most content and fulfilled when I am serving others," she says.

Martinez, a 35-year resident of Norwalk who has raised three sons in town, lives out this calling in a variety of ways, most notably through her volunteer work with the Norwalk Area Ministerial Association (NAMA). She is part of the team that coordinates Lunch in the Park, a community event held on Fridays during the summer. Churches provide a meal at City Park, while local businesses donate funds so healthy food can be sent home with every child who attends.

Martinez' primary role is fundraising for the take-home food, purchasing it, and coordinating the business sponsor volunteers who help distribute it. Each Friday, she is also on the ground, helping transport food and equipment to the park.

In addition to her work with Lunch in the Park, Martinez volunteers for NAMA's Shoe Love and Christmas Families programs.

Her commitment to service extends beyond Norwalk. She helps lead a women's Bible study at Lutheran Church of Hope in West Des Moines and tutors high school students through Starts Right Here, a downtown program that supports and educates youth facing disadvantaged and oppressive circumstances.

One of Martinez' favorite volunteer memories comes from her time with NAMA. It's a moment she experiences over and over: seeing the joy on a child's face when they receive new shoes at Shoe Love.

"I also treasure the relationships I have created through my volunteer work, both with those I am serving and with those I am serving alongside," she shares.

Martinez encourages others to get involved and explore the many ways to serve their Norwalk neighbors, through NAMA, the Food Pantry, the Lions Club, the schools, and the churches, just to name a few.

"Think about your gifts, your talents, what fulfills you, then try to connect with an organization where you can use those gifts and talents," she says. "I think, when we volunteer, it allows us to take the focus off of ourselves and our needs and wants, and place it on the needs of others. As a result, we have a greater appreciation of how fortunate we are." ■



Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Carol Martinez..


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## INVESTMENT

By Daniel Rundahl

# GOVERNMENT policy can affect retirement planning

The "One Big Beautiful Bill" Act, signed into law on July 4, is one of the most sweeping economic overhauls in recent history. Whether you're a working parent, a retiree, or a small business owner, this legislation is likely to affect your household budget, tax strategy and long-term financial planning.



At the heart of the law is an extension of the 2017 tax cuts, now made permanent. This extension will create certainty for many as the discussion of qualified retirement funds and their taxation in the future has created much doubt and urgency to timely tax planning. This legislation includes lower income tax rates, an expanded standard deduction including a \$6,000 per person additional deduction for those over 65, and a boost to the Child Tax Credit increasing from \$2,000 to \$2,200 per child starting in 2025. A new rule also disqualifies children and parents without Social Security numbers, which will particularly impact mixed-status households.

One of the most talked-about features of the bill is the introduction of "Trump Accounts" — a \$1,000 tax-deferred investment account automatically opened for every child born between 2025 and 2028. These accounts are invested in a U.S. stock index fund and roll into a traditional IRA when the child turns 18. Parents can contribute up to \$5,000 annually, and employers may add an additional \$2,500 per year. For families focused on building generational wealth or setting their children up for a strong financial future, these accounts present a unique new saving tool.

To balance the cost of tax relief and new programs, the law makes deep cuts to Medicaid and food assistance programs. Medicaid faces more than \$900 billion in reductions over the next decade, and new work requirements could result in millions losing coverage. For those in rural areas, where hospitals often rely on Medicaid funding, this could lead to service reductions or even closures.

The bill also shifts national energy priorities, expanding oil, gas and coal development on federal lands while reducing credits and deductions of clean energy choices. If your investment portfolio includes renewable energy or ESG-focused holdings, these changes could impact long-term performance and risk profiles. In the effort of balanced investment portfolio design that has leaned on energy primary and subsidiary companies for nearly a decade, a transition to different investment holdings will need to be considered.

Finally, the law raises the debt ceiling and is projected to add between \$3 and \$5 trillion to the national deficit. All this said, and awaiting announcements from the FED on interest rate considerations in September, we hold our breath on the short-term outlook to borrowing and interest-bearing investments, in whole.

The bottom line? The "One Big Beautiful Bill" offers answers to concerning questions about taxes and brings forward concerns to the "Main Street" effect on the short-term economy. As we have recently announced in our office, "Taxes were on sale" the last few years... now the "sale has been extended." If you haven't reviewed your financial strategy recently, now is the time. Enjoy the rest of the summer. ■

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 8230 Hickman Road, Suite 300, Clive, 515-727-1701, [drundahl@rundahlfinancial.com](mailto:drundahl@rundahlfinancial.com), [www.rundahlfinancialconsultants.com](http://www.rundahlfinancialconsultants.com).

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**Not pictured:** Nolan Brunsen, Shane Card, Tyler Dahms, Thomas Fischer, Brooklyn Hageman, Coby Klocko, Bryan Koster, Kelly Miller, Chris Monley, Mark Muerner, Jared Osterloh, LT Jake Pemberton, Rich Pentico, Seth Turner, Austin Van Wyk, Eric Wallace

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## Upcoming in Norwalk Living magazine:

**Home Improvement:** Our annual Home Improvement issue in which we share residents' stories about their remodeling projects is coming up. Please share your stories about the work you have done on your home and how it has changed your use of the space and enjoyment of your home. Email [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com) with your stories.

**Costume Creations:** Halloween fun is quickly approaching! If you forgo the off-the-rack costumes for something more creative, we want to hear from you. Tell us about your costume creations and the fun you had making them. Email [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com) with your stories.

## Norwalk Women's Connection

Third Tuesdays each month

Luana Savings Bank Community Room

Norwalk Women's Connection has strived to support and promote local businesses, hobbyists and musicians as their feature for each month, followed by exceptional speakers, provided through Stonecroft headquarters, who bring unique topics and personal life experiences that are relatable, encouraging, inspiring and life-changing. Are you searching for a community connection? Are you searching for a night out that's filled with fun, food and friendships? Events are open to all women age 15 and older. Doors open at 6 p.m. with dinner at 6:15 p.m. For more information or to register for an event, text Mary Lou at 515-360-4926 or email [lgray@toast2.net](mailto:lgray@toast2.net).



## Norwalk Farmers Market

Every Friday through Oct. 10, 4-6:30 p.m.

Norwalk Christian Church parking lot, 701 Main St.

The market will offer locally grown fruit and vegetables, baked goods, meats, eggs, local honey, fresh flowers, crafts and much more.



## Coffee and Camaraderie

First Tuesdays of the month, 10 a.m. to noon

Norwalk United Methodist Church, 1100 Gordon Ave.

All veterans and service members are invited 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. Enjoy coffee and come together to form new friendships and share stories and experiences.

## Middlebrook Mercantile Events

4125 Cumming Ave., Cumming

- Friday, Aug. 15, 7-10 p.m., Live Music, Bradford Johnson
- Saturday, Aug. 16, 5-8 p.m., Live Music, Kevin Best
- Sunday, Aug. 17, 2-5 p.m., Live Music, Soul Searchers
- Thursday, Aug. 21, 6 p.m., Trivia
- Friday, Aug. 22, 7-10 p.m., Live Music, Avey Grouws Duo
- Saturday, Aug. 23, 5-8 p.m., Live Music, Dave Zollo
- Sunday, Aug. 24, 2-5 p.m., Live Music, Bob Pace
- Friday, Aug. 29, 7-10 p.m., Live Music, Emmett Sheehan
- Saturday, Aug. 30, 5-8 p.m., Live Music, Allie Crummy
- Sunday, Aug. 31, 2-5 p.m., Live Music, Other Brothers

## MartiniFest

Friday, Sept. 19, 5-9 p.m.

West Glen Town Center, 5465 Mills Civic Parkway, West Des Moines

CITYVIEW is bringing MartiniFest back to West Glen Town Center. For a ticket price of \$25 (tickets will be \$35 at the event), attendees will receive 10 tickets that can be redeemed at each participating stop for a sample-size martini. Reserve your tickets at [www.eventbrite.com/e/cityview-martini-fest-2025-tickets-1291852588869](http://www.eventbrite.com/e/cityview-martini-fest-2025-tickets-1291852588869) now so you can avoid registration lines at the event.



## Norwalk Easter Public Library Events

1051 North Ave.

Children age 0-5

- Bilingual Storytime: Saturdays, Aug. 16 and 30, 10:30 a.m.
- Babytime: Thursdays in September, 9:30 a.m.
- Music and Movement: Thursdays in September, 10:30 a.m.

Teens

- Teen Takeover: Thursdays in September, 3:30 p.m.

Adults

- Forever Fit: Mondays and Wednesdays, 9 a.m. and 10 a.m.
- Play Create Connect: Tuesdays, 1 p.m.

## Halfway to St. Pat's Charity Car Show

Sunday, Sept. 14

Charlie's Filling Station, 305 Grand Ave., West Des Moines

[www.friendlysonsiowa.com](http://www.friendlysonsiowa.com)

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



## First Call Classic Golf Tournament

Wednesday, Oct. 1, 8 a.m.

Legacy Golf Club, 400 Legacy Parkway, Norwalk

Support Suicide Prevention for Heroes by joining the First Call Classic Golf Tournament. Register a foursome to enjoy a day of golf, prizes, raffles and camaraderie. Or become an event sponsor and showcase your support for mental health and our heroes. Your support helps the organization expand into more states, ensuring the first call our heroes make leads to care, not command. Together, we can stop the stigma and save lives. Register or sponsor now at [www.zeffy.com/ticketing/first-call-classic](http://www.zeffy.com/ticketing/first-call-classic). ■



## Tallgrass Festival of Ideas

Friday, Aug. 15 to Saturday, Aug. 16  
The Shop, 901 Cherry St., Des Moines

This unique festival puts attendees face to face with the most interesting thinkers, writers, scholars and leaders here in Iowa and from across the nation. The Tallgrass Festival of Ideas is an opportunity to confront the most interesting subjects of our time in a spirit of generosity, openness and friendship. For more information, visit [www.lyceummovement.org/tallgrass](http://www.lyceummovement.org/tallgrass).

## The World Food & Music Festival

Friday, Aug. 22, to Sunday, Aug. 24.  
Western Gateway Park, 1205 Locust St., Des Moines

The World Food & Music Festival has announced its 2025 programming. Festival attendees can look forward to more than 50 food vendors representing 25 countries and culinary regions. In addition, enjoy a wide range of live music, activities, cooking demonstrations, unique merchants, nonprofit organizations and more. The Main Stage, sponsored by Prairie Meadows, will feature headlining acts Dirty Rotten Scoundrels on Friday night and Son Peruchos on Saturday night. For more information, visit [www.dsmpartnership.com/worldfoodandmusicfestival](http://www.dsmpartnership.com/worldfoodandmusicfestival).

## Ingersoll Live

Saturday, Aug. 23,  
3-10 p.m.  
Along 2300 Ingersoll Ave.

Ingersoll's block party is back with live entertainment, family-friendly fun, local vendors, food, drink and more. Two stages of live entertainment will feature music from Suede, The Other Brothers, Weary Ramblers, Run Dog, and The Swampdland Jewels. Street performers will also be featured. For more information, visit [www.theavenuesdsm.com/ingersoll-live-2025](http://www.theavenuesdsm.com/ingersoll-live-2025).

## Wine and Cider Festival

Saturday, Aug. 23, 1-4 p.m.  
Jasper Winery, 2400 George Flagg Parkway, Des Moines

Celebrate Iowa's grape and apple harvest with tastings from more than 20 Iowa wineries and cideries while enjoying samplings of a variety of food. Enjoy live music from Brian Herrin, lawn games, apple pressing, vineyard and orchard tours and much more. Tickets, \$45, are available through a link at [www.jasperwinery.com/](http://www.jasperwinery.com/)



## Art on the Avenues - Franklin Area

Saturday, Aug. 23 to Friday, Aug. 29  
Waveland Park and Beaverdale neighborhoods

This event is part of the Art on the Avenues series. The series has nine Des Moines neighborhoods hosting events led by local artists this summer. Each event is a co-creation of neighbors and artists, and all are free to attend. For more information, visit <https://investdsm.org/2025/05/27/art-on-the-avenues-opens-neighborhood-event-series/>.

## The Wallace Centers of Iowa events

Wallace Farm, 2773 290th St., Orient  
Wallace House, 756 16th St., Des Moines

• **Pizza on the Prairie: Every Friday until Sept. 26, 5-9 p.m., Wallace Farm.** Come to the prairie at the Wallace Farm on Friday nights during the summer for brick oven pizza packed with farm-fresh veggies and local meats. This family-friendly evening is packed with good food, live music, outdoor art, and picturesque sunsets. Reservations for pizza ordering times are required at <https://wallace.org/pizza-on-the-prairie/>.

• **Garden Party Luncheon: Wednesday, Aug. 20, 11:30 a.m. to 1:30 p.m., Wallace House.** Enjoy a beautifully curated lunch featuring farm-fresh produce and edible flowers. Take a stroll around the garden in your favorite garden-inspired attire. \$45/ticket. <https://wallace.org/event/garden-party-luncheon/>

• **Know Your Farmer Dinner: Sunday, Aug. 24, 6-8 p.m., Wallace Farm.** Meet Kevin Blair, garden programs manager, and learn about the garden programs while enjoying a three-course dinner using fresh ingredients from the farm. \$75/ticket. <https://wallace.org/event/know-your-farmer-dinner-kevin-blair/>

• **Picnic Theater - Agrimusic: Sunday, Sept. 21, 4:30-6:30 p.m., Wallace Farm.** Dive into history, music and a farm-fresh picnic meal at an outdoor performance of Agrimusic by musician and historian Seth Hedquist. \$25/ticket. <https://wallace.org/event/picnic-theater-agrimusic/>

• **Fresh From the Farm: Garlic: Wednesday, Oct. 1, 6-8:30 p.m., Wallace House.** A three-course dinner featuring garlic in each course. \$75/ticket. <https://wallace.org/event/fresh-from-the-farm-6/>

## Confluence Brewing Summer Concert Series

Thursdays and Fridays through September, 6-8:30 p.m.  
1235 Thomas Beck Road, Des Moines

Enjoy live music every Thursday and Friday. Performances are held outside, weather permitting, and moved inside in case of poor weather. A food truck is also available. Entertainment includes: Tom Pevear Aug. 14, TBD Aug. 15, The DM Project Aug. 21, Bittersweet Nation Aug. 22, David Watson Aug. 28, Nathan Thiessen Band Aug. 29, Sean Sullivan Sept. 4, Drama Kings Sept. 5; Patresa Hartmen Sept. 11, Black Dirt Ramblers Sept. 12, Kris Karr Sept. 18, Velvet Trio, Sept. 19, Chris Falcon Sept. 25, and TBD Sept. 26.



## Bondurant Car Show

Saturday, Aug. 23, 8 a.m. to 2 p.m.  
315 Second St. N.W., Bondurant

Registration is 8-10 a.m. with judging from noon to 1 p.m. and awards at 2 p.m. Awards will be presented for: Best Car, Best Truck, Best Motorcycle, Best in Show. Proceeds go to help local veterans. For more information, call Scott at 515-402-6118 or James at 515-971-2455.

## Urbandale Summer Concert Series

Tuesday, Aug. 26, 6:30-8 p.m.  
Charles Gabus Memorial Tree Park, 3600 86th St., Urbandale

Enjoy free, high-quality music in a family-friendly setting. Bring your lawn chair or blanket, and feel free to pack a cooler. River City Opry plays. ■



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**LEGAL** By Ken Winjum

## NEW development in sovereign immunity

In Iowa, claims against municipalities are governed by the Municipal Tort Claims Act, which is found at Iowa Code Chapter 670. Claims against the state are governed by the State Tort Claims Act found at Iowa Code Chapter 669. Both of these acts reflect much of the common law doctrine of Sovereign Immunity, although they do leave open some claims.



The Iowa Supreme Court recently decided a case which gives further guidance to those who must navigate the minefield that these acts present. The court decided the case of *Estate of Kahn v. City of Clermont et.al.* on June 13, 2025. The case involved a mother and daughter who drowned while floating on innertubes on the Turkey River after they went over a low-head dam. Their estates filed suit against the state of Iowa along with the local city, county and conservation board. The defendants sought dismissal and the trial court granted the motions. The Supreme Court disagreed and reversed the trial court's decision.

It was notable that the defendants had partnered to develop a water trail system on the river. Along the path of the river, five signs had been posted warning river users of the upcoming dam. However, four of the five signs were so overgrown with vegetation that users could not see them from the river.

The State Tort Claims Act provides immunity to the state for violations of statutory or constitutional rights. However, the court noted that common law tort claims (like negligence or premises liability) are not subject to the strict pleading requirements under the act.

The Supreme Court also discussed the Public-Duty Doctrine, which protects government entities from claims for injuries resulting from a breach of a duty to the public at large as opposed to the individual plaintiff. Critical to the issue is the question of "nonfeasance" (government fails to act) or "misfeasance" (government affirmatively acts and does so negligently). In general, with nonfeasance, the doctrine applies. With misfeasance, it does not. The state argued that the doctrine of "discretionary function immunity" protected it. The court observed that this presented two inquiries: 1) whether the state exercised an element of discretion and, if so, 2) whether such is the type for which the doctrine is designed to provide protection. The state failed as to the second question.

Finally, the court was presented with the argument for "Recreational Immunity" under Iowa Code Chapter 670.4(1)(o), which bars claims resulting from normal and expected risks inherent to the activity. The court observed that low-head-dam drowning is neither a normal nor expected risk inherent in tubing.

As a result of the Supreme Court's ruling, the plaintiffs were allowed to pursue their cases. ■

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Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, [www.winjumlaw.com](http://www.winjumlaw.com).

## MAYOR'S MOMENT

### Trails Update

I wanted to start this month's column by acknowledging the fact that several sections of our biking and walking trails have been torn up for several months. We, as residents, have paid for the trail and, in some instances, are still paying interest on the bonds used to pay for those trails. The City Council and I believe those trails, that have been paid for by the residents of Norwalk, should be available when you want to use them, and construction should only close a trail for a very short period of time.

On July 17, the City Council held a work session where we discussed this situation and how staff should handle the future closing of trails. Council determined staff will need to be more specific when discussing a new development and set out clear expectations for our developers when a trail needs to be replaced, specifically stating how long a trail can be closed.

If needed, the Mayor has the authority to put items, such as the approval of a final plat, on the Council meeting agenda. In other words, if a developer is slow on replacing the trail, the Mayor can hold the final plat approval for a number of meetings, based on how quickly the trail is replaced.

My hope is that I rarely, if ever, have to do this; however, it is imperative to us that we make sure our trails are available to our residents.



Tom Phillips,  
Mayor

### SCAN TO READ THE FULL MAYOR'S MOMENT



## IMPORTANT LINKS FOR NORWALK!

### New Playbooks

View our updated Aquatic Center and Spring Parks & Recreation playbooks.



### City State Bank Norwalk Fieldhouse

View amenities, hours, rates and more.



### Youth and Adult Volleyball Leagues

Game play starts early October



### Monarch Tagging Program **FREE!**

Sept 24 • 2nd - 5th grade



### Late Summer/ Fall Adult Fitness Programs



See what happening at  
the public library!





### BRING BUC-EE'S TO NORWALK!

Mayor Tom Phillips and the Economic Development Department are calling on the community, state leaders, and the iconic travel center chain, Buc-ee's to consider Norwalk, Iowa, as the home of the state's very first Buc-ee's location.

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**CSB Norwalk Fieldhouse is  
closed Labor Day, Sept 1.**  
Thank you for your understanding!

## EMPLOYEE SPOTLIGHT!

### Shane Card, Firefighter/ EMS Provider



Shane has proudly served as a Firefighter and EMT with the Norwalk Fire Department for 14 years. A lifelong Norwalk resident and 1995 graduate of Norwalk High School, he finds it especially meaningful to work in the community where he grew up and still calls home. For him, there's nothing more rewarding than doing what he loves while helping others, and he credits Norwalk's exceptional residents for making his work truly enjoyable.

In addition to his role in the fire service, he has built a 25-year career in commercial equipment financing. Whether on a fire call or in the office, he thrives on the fact that every day brings something new. He says that no matter how long you've been in this profession, there's always something to learn—no two calls are ever the same, which keeps the job fresh and challenging.

Outside of work, Shane enjoys fishing and spending time outdoors with his family. He and his wife, Steffanie, have been married for 26 years and are the proud parents of three children: Landon (22), Donovan (20), and Ireland (13). Watching his kids compete in sports and traveling together as a family has given him some of his best memories.

His philosophy is simple but powerful: never grow complacent. He believes in always moving forward with a positive attitude and striving for that next goal, no matter where you are in life.



## TOO HOT to handle

Protecting your pets from summer heat

Summer is here, and while you're sipping iced coffee and basking in the sunshine, your pet may be secretly plotting to move into your fridge. Sure, sunny days are great for adventures, but they also bring serious heat hazards for our furry (and sometimes scaly or feathered) family members.

Pets can't throw on a tank top or crank up the AC. Dogs, for example, don't sweat like we do. They cool off by panting and hoping for the best. When temperatures rise too high, heatstroke can set in fast, and it's no joke. It can be life-threatening and calls for immediate veterinary care.

### How to spot a "hot dog" (or cat)

Keep an eye out for: excessive panting (like they just ran a marathon...on lava); drooling like a



St. Bernard at a BBQ; lethargy or confusion ("Why am I in the bathtub?"); bright red or ghostly pale gums; vomiting, diarrhea or collapse.

If your pet starts showing these signs, move them to a cool area ASAP, offer water, and call your vet. (Yes, even if they say they're "fine." Pets lie.)

### Hot-weather hazards that sneak up on you

- **Cars = Ovens:** Even on a "mild" day, your car turns into a toaster in minutes. Don't risk it — not even for that iced latte.

- **Sidewalks of Doom:** Pavement can hit 140 degrees F under the summer sun. If you wouldn't walk barefoot, neither should your dog. (Paw burn is real.)

- **Midday Mayhem:** Walks or zoomies should happen early morning or late evening. Between 10 a.m. and 4 p.m.? That's Netflix-and-fan time.

### Who's most at risk?

Flat-faced breeds (bulldogs, pugs), senior citizens (in fur coats), chubby buddies, and pets with medical conditions don't handle heat well. Keep an extra eye on them. They won't ask for help but may look like melting popsicles.

### How to keep your cool (literally)

Walk when it's cooler, not when it's convenient. Water, water, water — indoors, outdoors, on walks. Shade is your friend. So are fans and cooling mats. Never leave pets unattended in cars.

Your pets don't ask for much — just food, belly rubs and not to become a puddle on the pavement. So, this summer, beat the heat together. Your pets will thank you (probably with tail wags or awkwardly intense stares). ■

Information provided by Sam Patterson, Operations Director, Iowa Veterinary Specialties, 24/7 emergency hospital for pets, 6110 Creston Ave., Des Moines, 515-280-3100. Sources: American Veterinary Medical Association (AVMA): Heatstroke in Pets; ASPCA: Summer Safety Tips.



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## UNDERSTANDING the difference between import and domestic vehicles

We often hear confusion around the terms “import” and “domestic.” Let’s clear it up: An import vehicle is any make or model originally designed or engineered outside the U.S. — though many are assembled right here in America. Take Honda, for example. While Japanese in origin, many of its vehicles are built in U.S. factories, combining global engineering with domestic production.

The distinction goes far beyond geography. It is rooted in design philosophy, engineering priorities and brand identity.

Domestic vehicles — produced by American manufacturers such as Ford, Chevrolet and Dodge — typically emphasize a perceived lower acquisition cost, with parts and service accessibility at your fingertips, but tend to have a shorter expected service life.

Asian imports, like Toyota, Honda, Nissan,



Hyundai and Subaru, are generally engineered for reliability, longevity and low maintenance costs. Their focus is on practical functionality and proven technology. These vehicles are built to last — often becoming trusted companions passed down across generations.

European imports offer a different mindset altogether. Brands such as Audi, Jaguar, Land Rover, Porsche and Volkswagen are renowned for their refined performance, advanced suspension systems, luxurious interiors and cutting-edge technology. They lead in areas like driver assistance, safety systems and engineering precision. However, this level of excellence comes at a premium — both in initial purchase price and ongoing maintenance. These vehicles require specialized parts, proprietary diagnostics, and technicians with deep brand-specific expertise.

This is where specialization truly matters. Whether you drive a high-performance European model or a dependable Asian import, your vehicle deserves more than generic

service. Technicians who specialize in specific brands develop an invaluable knowledge base, enabling them to recognize patterns, proactively solve issues, and apply precise, brand-specific strategies that extend the life and performance of your vehicle.

Understanding your goals is key. If you’re aiming to protect your investment, reduce long-term costs, and drive a vehicle that reflects your individuality, an import may be the right fit. If you’re looking for a short-term solution with a lower upfront price, a domestic vehicle might appeal — though rising domestic prices are beginning to narrow the gap.

No matter what you choose, do your homework. Every dollar you spend is a vote. Understand what the brand represents. Choose one that aligns with your values, and you’ll drive away confident you made the right decision. ■

Information provided by Chris Werner, owner and lead technician, Werner’s Elite Auto, 506 1/2 E. Euclid Ave., Indianola, 515-259-0122, [www.wernerseliteauto.com](http://www.wernerseliteauto.com).



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# THE CAREGIVER'S tightrope

Balancing dementia, family and self-care

A dementia diagnosis can shift the dynamics of an entire family. Balancing caregiving duties with work, relationships and personal well-being often feels overwhelming. The emotional, physical and financial demands placed on caregivers — especially adult children caring for a parent — can be intense.

Each caregiver's journey is unique, influenced by family dynamics, cultural expectations, the progression of the disease and available resources. While the experience can be deeply meaningful, it also comes with significant challenges. Here are some practical strategies to help caregivers navigate this demanding role.

**Accept imperfection:** There is no perfect way to care for someone with dementia. Mistakes will happen. Focus on learning, adjusting and doing your best with the information and support you have. Flexibility is key.

**Seek answers from multiple sources:** You won't always get clear answers from one person.



Dementia affects everyone differently, and professionals may have varying guidance. Stay informed through doctors, support groups and educational resources.

**Talk to someone:** The emotional weight of caregiving can be heavy. Many caregivers report high levels of stress, anxiety, and even depression. Whether it is a therapist, support group or trusted friend, having someone to talk to can provide relief and perspective.

**Manage expectations:** It's unrealistic to expect that caregiving will be smooth or predictable. The progression of dementia can be uncertain, and symptoms may change day to day. Reevaluate your expectations regularly and give yourself permission to adjust as needed.

**Understand finances:** Talk with your loved one early about financial matters. Know what resources are available to support caregiving, including savings, insurance, long-term care plans, and legal documents. Understanding the financial picture helps you make informed care decisions down the road.

**Explore care options:** Caregiving can take many forms. Some families manage care at home,

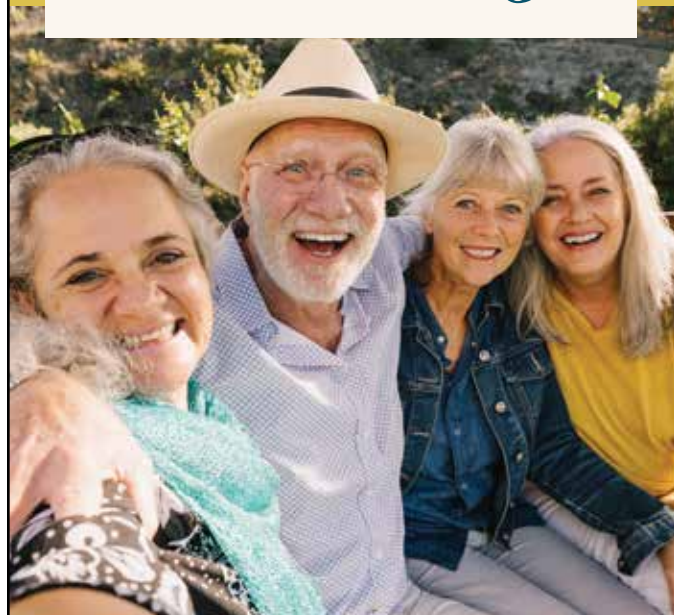
while others consider in-home services, adult day programs, or memory care communities. Knowing what is available in your area — and what fits your situation — can reduce stress and expand your options.

**Use support resources:** There are many organizations and tools designed to support dementia caregivers, including: 24-hour helplines, respite care services, faith-based or community programs, online forums and local support groups and workshops

**Final thoughts:** Caring for someone with dementia is a significant commitment — physically, emotionally and mentally. While the challenges are real, many caregivers find deep purpose and connection in the process. Seeking help, managing expectations, and caring for your own well-being can make the journey more sustainable. ■

Information provided by Ashley Bergman, Addington Place of Des Moines, [addingtonplaceofdesmoines.com](http://addingtonplaceofdesmoines.com). Written by Discovery Senior Living, 3461 Bonita Bay Blvd., Suite 100, Bonita Springs, FL 34134.

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## BACK to college

It's that time when students head off to college for another year of academic success. In addition to the usual supplies, parents and students should make sure they also have adequate insurance coverage for this stage of life.

The typical student brings a variety of expensive personal items to college, including a TV, stereo equipment, laptop, microwave and refrigerator. Most families will already have some coverage for these items. Typically, the parents' homeowners policy will cover property stolen away from home up to a limit of 10% of the contents coverage. For example, if the parents' home is insured for \$100,000, the contents coverage would be \$50,000, so the coverage for a student away at college would be \$5,000, minus the policy's deductible.

### Here are some other important things to consider.

- It is a good idea to inventory what your student will take to college. If there is an insurance claim, the burden of proof lies with the insured, and a list is helpful.
- Will your student take a computer to school? If so, talk to your agent about getting coverage for it. Many companies require a rider or special policy to cover computers on campus.
- Is your student residing in a dorm or off campus? This can make a



difference in your coverage also, so talk to your agent about options.

- If your student has a vehicle at college, it is important that your insurance company knows this. A vehicle is rated based on how it is used and in what city it is located.
- If your student does not have a vehicle at college and is more than 100 miles from home, you may benefit if a resident student rate is applied to the policy.
- If your student doesn't have a vehicle at college, he or she must still be rated on your auto policy because the student is still considered covered under the policy. This is especially important if the student drives an uninsured vehicle.
- When your student graduates or leaves school and declares his or her independence by moving into their own home or apartment, they should purchase their own policy covering his or her personal property. At this point, he or she is no longer a member of your household and, therefore, would no longer qualify for coverage.
- Finally, students are urged to be extra cautious in locking rooms and hiding valuables. They could also engrave numbers on expensive property, since marked items are less likely to be stolen, and marking can aid police in identification. ■

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](http://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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# HOSPICE care focuses on quality of time spent together

For James' family, early fall had always meant tradition — a time to slow down, take in the changing colors, and gather for their annual apple orchard trip.

But last year was different. James's health was declining after a long journey with heart failure and COPD. Though he still looked forward to time with his family, he and his wife, Denise, weren't sure how he could fully take part in the outings they had always enjoyed.

Support from an in-home hospice team helped shift the focus from what James couldn't do to what he still could, giving the family space to create meaningful moments in a season they all cherished.

"Hospice began caring for James in late August," Denise recalls. "They helped manage his symptoms, and he was able to join us at the orchard one last time. That afternoon was



something special — peaceful, joyful. A real memory."

When you're exploring hospice care for someone you love, it may feel difficult to associate it with the idea of living. But that's exactly what hospice is meant to support: living well, with dignity and comfort, even as health declines.

Hospice care isn't one-size-fits-all. It can be provided at home, on a dedicated hospice campus, or as part of a blended approach — and the right option depends on your family's unique situation.

Whatever model you consider, an important question to ask is: "How can the care I'm looking for help my loved one live more fully during this time?"

Many people are surprised to learn that hospice can begin earlier than they think — as soon as a person is diagnosed with a life-limiting illness. Studies show that individuals who receive hospice care early experience greater comfort and improved quality of life. In fact, 80% of Americans say they would prefer to die at home, yet only about 30% do — and hospice can help

close that gap.

If you're supporting a loved one through serious illness, think about how you want the two of you to spend time together. Hospice providers often deliver care right in the home, helping preserve daily routines while supporting the person and their family.

Reaching out to a hospice team can feel daunting, but please keep in mind that compassionate, expert care can ease the burden and help families create moments of connection — especially during cherished seasonal traditions.

"Once hospice was involved, we could focus on the time we had," Denise says. "We didn't know how much we were holding until we could let go of the stress. That fall was a gift." ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services, including WellAhead — A WesleyLife Well-Being Experience, a CC@H offering. To learn more, visit [wesleylife.org/wellahead](http://wesleylife.org/wellahead).

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## WELLNESS By Chelsea Taggart

### PROFESSIONAL spa facials

In today's fast-paced world, caring for your skin is no longer just about self-indulgence — it's a vital part of long-term wellness. Professional spa facials offer far more than a moment of relaxation. With advanced techniques and clinical-strength ingredients, they provide targeted solutions for concerns like acne, dryness, aging and dullness.



Facials can be customized to meet your skin's changing needs. Popular options include brightening treatments to even out tone, hydrating facials to soothe dry or stressed skin, and clarifying services that reduce breakouts and balance oil production. Gentle exfoliating peels are also widely used to deliver immediate glow.

What truly sets spa facials apart is the ability to combine them with professional-grade add-on treatments. Options such as LED light therapy reduce inflammation and stimulate collagen. Dermaplaning offers smooth exfoliation and enhances product absorption, while high-frequency tools help combat bacteria and clear acne. For a refreshing boost, oxygen infusion treatments hydrate and plump the skin instantly.

Regular monthly facials help support healthy skin by promoting cell turnover, improving hydration, and maximizing the benefits of your at-home regimen. They act as a reset for your complexion and help maintain long-term skin health.

Whether you're prepping for an event or simply maintaining your glow, professional facials deliver results that go far beyond surface-level beauty. ■

Information provided by Chelsea Taggart, L.E, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, [www.vividlifespaspa.com](http://www.vividlifespaspa.com).



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## HEALTH By Dr. Jonathan Anderson

### Q: Should I worry about eye twitching?

**A:** For most of us, an eyelid twitch is a brief and minor annoyance. An eyelid twitch is when you have a spasm or slight movement in the upper or lower eyelid. It comes on suddenly and can last for a minute, hours, days or even longer. If you have ever experienced an eyelid twitch, you know how annoying it is. When eye twitching lasts a long time or occurs more frequently than usual, there can be reasons for it.



**Sleep deprivation:** Eyelid twitches often happen to people when they are overly tired. Try to get a nap or more sleep at night.

**Stress:** Being under stress can lead to a twitch. If you can't get rid of the stress, try to find stress-reducing activities to help.

**Visual strain/dry eyes:** When doing any detail activity close up (computer, reading), our blink rate can drop nearly 40%. Blinking helps restore our natural tear layer. Purposely looking at a distant object and blinking repeatedly every 20 minutes for 20 seconds can help. This is called the 20/20 rule.

**Too much caffeine:** Caffeine is a stimulant, and consuming too much can contribute to eyelid twitching.

While most common eyelid twitches are harmless but annoying, there is something called a blepharospasm where the eyelid muscles contract fully and severely. This can last for longer periods of time and can limit or completely block vision. While rare, this can be treated with drugs, namely Botox injections to the affected area. ■

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

## THE BRIGHT side

### A dentist's guide to tooth whitening

Tooth whitening is one of the most requested cosmetic dental treatments — and for good reason. A brighter smile can boost confidence and take years off your appearance. As a dentist, I often guide patients through the three main whitening options: in-office treatments, custom trays and over-the-counter products.

In-office whitening delivers the most dramatic results in the shortest time. Performed under professional supervision, a concentrated gel is applied to the teeth and activated — sometimes with a special light. It is ideal for those wanting quick results for an event, though it tends to be the most expensive option.

Custom take-home trays fit snugly and hold a professional-strength gel. Most patients use them daily for one to two weeks. They are more affordable than in-office whitening, and the custom fit helps protect your gums.

Over-the-counter (OTC) products like strips and generic trays are widely available and budget-friendly. They can lighten surface stains over time but may be less consistent in fit and results.

Not all stains respond equally, so it is best to start with a dental consultation to ensure your teeth and gums are healthy — and to choose the safest, most effective option for your smile. ■

Information provided by Dr. Maureen Winslow, Norwalk Family Dentistry, 1101 Chatham Ave., Suite A, Norwalk, 515-256-9000, [www.norwalkfamilydentistry.com](http://www.norwalkfamilydentistry.com).



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Particularly effective for conditions resistant to conventional treatments like physical therapy or analgesics, shockwave therapy promotes healing without surgery. A 2019 study in The American Journal of Sports Medicine reported that 78% of patients with hip tendinopathy experienced significant pain relief and improved function after four to six sessions. A 2021 meta-analysis in Clinical Rehabilitation reported a 65-75% success rate in reducing pain associated with hip osteoarthritis. Sessions typically last 10-15 minutes, with six to 12 treatments often required. The procedure is safe, with minimal discomfort and no recovery time.

Treatment plans are tailored to individual needs, ensuring optimal outcomes. Supported by robust clinical research, shockwave therapy is a promising option for restoring hip mobility and enhancing quality of life. ■

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



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## REAL ESTATE

By Vonnie Potter

### THE NORWALK buyer's advantage

The conversation around Norwalk's real estate market has changed dramatically. After years of intense seller competition, rising inventory has some formerly hot real estate markets shifting from a seller's market to a buyer's market, and more than 20% of listings featured price reductions in June 2025. This represents the best buying opportunity in years.

**The numbers tell the story.** The statistics are compelling. Mortgage rates continue to stay within a narrow range under 7%, and rate stability coupled with moderately rising inventory may sway prospective buyers to act. While four in five homebuyers are still waiting for lower mortgage rates, smart buyers understand that waiting isn't always the winning strategy.

According to the National Association of Realtors, mortgage rates are expected to stabilize near 6% in 2025, establishing what experts call "the new normal." The J.P. Morgan Research forecasts confirm this reality: Mortgage rates are expected to ease only slightly to 6.7% by year's end.

**The secret most buyers don't know.** Here is where most Norwalk buyers are missing a crucial opportunity. Instead of asking sellers to reduce their home price by \$20,000, there is a far more powerful strategy: requesting that sellers use those same funds to buy down your interest rate.

Next month, we'll break down the math behind this eye-opening tactic — and show you just how much you could save. ■



Information provided by Vonnie Potter, SRES, MA "Advocating Smart Home Choices for Our Community," 515-710-3722, [www.vonniepottor.com](http://www.vonniepottor.com), [www.vonnie@iowarealty.com](mailto:www.vonnie@iowarealty.com), Iowa Realty, 200 Army Post Road, Suite 60, Des Moines, Iowa 50315.

## PLAN AHEAD

By Buffy Peters

### ANTICIPATORY grief

Anticipatory grief is the kind of grief that occurs before a death. While this is our body's way of preparing for the loss, it does not necessarily mean that the grief experienced when the death does occur will be easier. For some, it might still feel surreal or even shocking when the death finally occurs because it has been long-anticipated. That long period of anticipation may lead to heightened anxiety for some. For others, the time to prepare makes the death feel less impactful when it does occur.

It is important to remember that grief reactions are highly individual and vary for each loss experienced. Feelings that may be more pronounced include anxiety and guilt. There may be additional layers added to grief, like the emotional toll of being a caretaker. And there are many secondary losses grieved along the way, like changes in abilities and cognition.

A few tips for coping with anticipatory grief: Give yourself permission to feel whatever you are feeling, especially contradictory feelings. Take care of yourself and find adaptive coping strategies that work for you. Seek out support and respite when you need it. Be as present as possible with the person who is dying and utilize this time for memory making and reminiscing.

It is easy to forget that dying is actually very hard work. Being present to someone doing the hard work of dying can be a powerful experience. ■



Information provided by Buffy Peters, Director of Hamilton's Academy of Grief & Loss, 3601 Westown Parkway, West Des Moines, IA 50266, 515-697-3666. For more information, resources or support visit: [www.HamiltonsFuneralHome.com/academy-of-grief-and-loss](http://www.HamiltonsFuneralHome.com/academy-of-grief-and-loss).

### PLAN AHEAD FOR PEACE of MIND

Plan & Protect before  
the need arises.

There is very little that can take away the pain when someone we love dies. However, the emotional stress that often accompanies a death can be lessened by Advanced Planning before the need arises.



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# HOW AI is making hearing aids better than ever

AI (artificial intelligence) is in everything these days, including hearing aids. Here is a look at how AI is changing hearing aids for the better, improving the user's listening experience while also supporting their overall health and well-being.



perform, as they continuously analyze usage patterns and adapt their settings based on your interactions, needs and preferences.

## What you can expect from these devices

Here are the cutting-edge benefits some AI hearing aids provide.

- **Better hearing in noisy environments:** AI hearing aids rely on advanced algorithms to minimize background noise while amplifying speech, allowing for easier conversations in loud places.
- **Location-based hearing modes:** Some devices allow you to create personalized hearing settings for specific locations. For example, if you have a hearing mode for work, your devices will immediately switch to it when you arrive at the office.
- **Prioritizing important voices:** Using algorithms that analyze vocal characteristics, AI hearing aids can identify the voices of people

you regularly interact with and automatically amplify them in a conversation.

- **Less listening fatigue:** Since AI hearing aids are always adjusting to deliver the best hearing experience, you'll have less listening fatigue, which occurs when your brain has to work harder to understand the sounds around you.

- **Personalized health tracking:** Many AI hearing aids can monitor your vital signs and track your physical activity.

- **Fall detection:** If you take a tumble while wearing AI hearing aids, this feature will instantly alert emergency services.

If you're interested in AI hearing aids, don't wait. Make an appointment with your audiologist to explore your options. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, [www.iowahearingcenter.com](http://www.iowahearingcenter.com).



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# MOM'S Chicken Salad

Lately, I've been hooked on chicken salad — making a fresh batch every week for quick, satisfying lunches and the occasional no-fuss dinner. It is incredibly convenient to have a flavorful, ready-to-eat meal waiting in the fridge. I love its versatility, too, as it is perfect to pile on toast, toss over greens, or simply enjoy by the spoonful.



This version (I can't really call it a recipe) is more of a method passed down from my mother. She never measured anything, but just added a bit of this and a scoop of that, adjusting as she tasted. I have kept that spirit but added a few of my own touches along the way. I sometimes swap out the mayo for Greek yogurt, skip the onions (some family members are not fans), and change up the nuts depending on what I have on hand. I also ditched the sugar in favor of honey or a splash of lemon juice for brightness. Personally, I leave out mustard — but if you love that tangy kick, try stirring in a tablespoon of Dijon for a bold, earthy note.

It's a flexible formula that can be adjusted to your tastes — and your family's. Enjoy! ■

Information provided by Jolene Goodman, vice president of Big Green Umbrella Media.

## Lois' Chicken Salad

### Ingredients:

- 3 cups chicken, diced
- ½-1 cup celery, diced
- ¼-½ cup onion, minced (optional)
- ½-1 cup of red grapes, cut in half (or use mandarin oranges)
- ¼-¾ cup pecans, chopped (or use walnuts or almonds)
- 2 tablespoons honey (or a splash of lemon juice)
- 1-1/4 cup mayonnaise (or low-fat Greek yogurt), add more if needed
- ¼ teaspoon garlic powder
- ¼ teaspoon pepper
- ½ teaspoon salt

### Directions

- Add first five ingredients to a medium-sized bowl. In a smaller bowl, combine the last 5 ingredients and add to the first bowl. Mix. Chill for one to two hours so flavors blend. Enjoy on bread, toast, bed of greens or on its own. Makes six to eight servings.



# ADVENTURE awaits

Free family fun returns through the Adventure Pass at the library.

Here's some good news: The popular Adventure Pass program offered through the Norwalk Easter Public Library is back.

Through it, Norwalk residents can visit the Blank Park Zoo, Des Moines Children's Museum, Greater Des Moines Botanical Center and the Science Center of Iowa for free once a year.

The Iowa Adventure Pass program is accessible at [www.iowaadventurepass.org](http://www.iowaadventurepass.org) for passes and more information. Norwalk Easter Public Library cardholders ages 18 and older with a valid library card are eligible to participate by reserving an Adventure Pass in advance.

Think of it as a great way for families to enjoy special visits to metro-area attractions, without any cost.

"Memberships and ticket prices can be expensive for families, and using their library card to access a pass once a year provides a fun and educational time," Jean Strable, library director at the Norwalk Easter Public Library, says. "These hands-on experiences are a great way for families to connect and make memories."

The passes are also great for seniors or folks with fixed incomes.

"Using one can also be a fun date," Strable adds. "It is really a special bonus for having a library card to 'borrow' an experience in addition to all of the other great things folks can borrow with that card."

The Norwalk Easter Public Library is especially excited to offer this program again after a brief hiatus, when the Adventure Pass was

unavailable due to a software issue. The new system offers a more user-friendly experience for obtaining passes.

"Norwalk Easter Public Library strives to connect our users with information and recreation," Strable says. "We also recognize that many people learn by doing in addition to reading and listening, so the Adventure Pass helps people to explore the world in a whole new way."

Each pass allows entrance for two adults and two children. Patrons are encouraged to check each venue's website for specific details. Each library cardholder can now reserve passes once per calendar year for each venue, rather than once every 365 days.

Patrons are asked to cancel their reservation if they cannot use the pass at the reserved time. To cancel, call the library at 515-981-0217. ■



# RUNorwalk: A community event for all

Get ready for the annual RUNorwalk 2025 5K Run/Walk and 10K Run, set to take place on Saturday, Oct. 25. This year's event promises to offer something for everyone, from seasoned runners to casual walkers. The race will kick off at 8 a.m. from the Norwalk-McAninch Sports Complex, providing a scenic route through the heart of Norwalk.



RUNorwalk is all about promoting health and wellness. Whether you are aiming to enjoy a brisk morning exercise with friends or pushing for a personal best time, this event has something for you. The 5K Run/Walk is perfect for a relaxed pace, while the 10K Run offers a longer course to test your endurance and speed. Both routes have been certified this year. Thanks to the chip timing provided by True Time Racing Services, all participants will receive accurate race times, allowing you to track your progress and set new goals.

But the fun doesn't stop with the adults. After the 5K completion, at approximately 9 a.m., the Kids Fun Run will take center stage. Designed for children ages 8 and younger, this short, spirited race is a fantastic way to introduce kids to the excitement of running in a non-competitive environment. The best part? No registration is required for the Kids Fun Run. Simply bring your little ones to the finish line after the 5K, and they'll be ready to dash across the line with joy and enthusiasm.

Whether you are running, walking or cheering from the sidelines, RUNorwalk is an event that brings the entire community together. So, register today and join us on Oct. 25 at Norwalk-McAninch Sports Complex. It is the perfect way to celebrate our community, stay active, and enjoy a day outdoors with friends and family.

Become a sponsor or register today at [RUNorwalkIowa.com](http://RUNorwalkIowa.com). ■

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



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# OUT & ABOUT

## RIBBON Cutting

Norwalk Area Chamber of Commerce hosted a ribbon cutting for Christian Brothers Automotive, 9431 Market Place Drive, July 10.



Ashlie Xayavong and Chuck and Jamie Lee



Ryan Agey, Chris Bundrick and Brad Murray



Jackson Zeigler and Mel Guanci



James Spooner and Austin Lancaster



Joe Nguyen, Amanda Reid-Raper and Sam Devries



Chuck Lee, Dan Obley, Chris Cataldo and Scott Gray



Angie Cooper, Diane and Ed Kuhl, and Todd Hanson



Tai Lieu, Brian Baker, Emily Donahue and Hollie Zajicek



## OUT & ABOUT



Norwalk Chamber of Commerce hosted a ribbon cutting for Mullets Restaurant, 1951 E. 18th St., Suite 101, July 18.



James Spooner, Mark Miller and Jackson Zeigler at the Norwalk Chamber of Commerce ribbon cutting for Mullets Restaurant.



Diane and Ed Kuhl and Tai Lieu at the Norwalk Chamber of Commerce ribbon cutting for Mullets Restaurant.



Dani McManus, Lucinda Sperry and Sam Devries at the Norwalk Chamber of Commerce ribbon cutting for Mullets Restaurant.



Noor Gettan and Amy McGowan at the Norwalk Area Chamber of Commerce ribbon cutting for Goodwill of Norwalk July 16.



Mark Miller, Newton Standridge and Luke Nelson at the Norwalk Area Chamber of Commerce ribbon cutting for Goodwill of Norwalk July 16.



Matthew Hunter and Amanda Koch at the Norwalk Area Chamber of Commerce ribbon cutting for Goodwill of Norwalk July 16.



Sailu Timbo and Laurie Smith at the Norwalk Area Chamber of Commerce ribbon cutting for Goodwill of Norwalk July 16.



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Goodwill of Norwalk, 1120 Sunset Drive, on July 16.



Amand Reid-Raper and Mary Hunter at the Norwalk Area Chamber of Commerce ribbon cutting for Goodwill of Norwalk July 16.



# CLASSIFIEDS

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# JOURNEY

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2025-2026 Norwalk CSD Theme

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## WELCOME BACK Warriors!



### NORWALK COMMUNITY, PARENTS, AND STUDENTS:

We are excited to announce our theme for the 2025-2026 school year: **Journey - Your Path, Your Growth, Your Adventure.** This theme was introduced by our 2025 student representative on the school board, **Carson Menke.**

Journey reflects the lifelong path of growth as learners and leaders—one that shapes each of us in unique ways. While each journey is different, these paths often bring us together as a community with shared aspirations. As a district, our goal is to support every student in making meaningful progress each day through education, experiences, and opportunities. This year's theme celebrates that ongoing journey—one that defines who we are and who we strive to become.

As we begin this new school year, we embrace Journey as more than a theme—it's a reminder of the lifelong path of growth we take together as learners and leaders. Each student's journey is unique, yet together we share the common goal of building a stronger, more connected community. With a focus on education, meaningful experiences, and opportunities, we look forward to supporting every student in making progress each day. Here's to a year of growth, connection, and continuing the journey that defines who we are and who we aspire to be.

**Shawn Holloway - NCS D Superintendent**

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ORCHARD  
HILLS 1:25 PM

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