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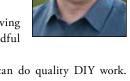
# **WELCOME**

# WE GET what we pay for

Sometimes, I drive by a remodeling project on a house and say to myself, "Wow, that is beautiful. Those folks really know what they are doing."

Other times, I drive by a project that is seemingly in the works for months (or years) and say to myself, "Wow, they are taking forever, and what they have done looks awful."

The difference usually has to do with having professionals do the work or relying on a handful of weekend amateurs.



Yes, some of you are quite skilled and can do quality DIY work. Others, like me, put forward a good effort but often end up with a lessthan-satisfactory result. At some point, though, we all realize when we need to call in the experts.

This month's cover story will appeal to all sides, as we once again interview homeowners who have worked through the remodeling or construction process. They share their experiences, the lessons they learned, and how they might have done things differently.

Meanwhile, one of the common complaints we all hear is the challenge in lining up people to do the work. On occasion, that truly is a problem. More often, though, we simply don't want to pay the costs for quality workmanship — until, of course, we learn that we get what we

And then the people driving by say, "Wow, they are taking forever, and what they have done looks awful." We hope our efforts in this issue will help you avoid those comments.

Happy remodeling, and thanks for reading. ■

### **SHANE GOODMAN**

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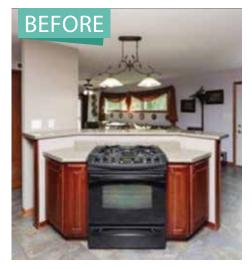
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## **FEATURE**



Before renovation, the Bartlett's kitchen featured an odd location for the stove at the two-tiered island.



Before moving to Norwalk, Ashley Bartlett and her family lived in Altoona. When her grandparents reached ages 86 and 91, her family made the move to Norwalk to be closer to them.

"Houses in Norwalk are expensive, but we found one," Bartlett shares. "It was weirdly laid out. In the center of the kitchen island was a stove, but it had no venting. The countertops were laminate that was peeling, the floors were a mix-match of different things. The roof was leaking, and the siding was mismatched."

Barlett says, when her family began renovating their kitchen, many elements had to be considered. They first noticed — and found unattractive — the dark cherry-colored cabinets and outdated light fixtures. She was not happy



Though removing the slate tile in the kitchen was a bit arduous, Ashley Bartlett enjoyed using a jackhammer to break it up.



Ashley Bartlett's finished kitchen featured a more functional and appealing island after the stove was moved against the wall.

with the direction the stove faced, and she wanted to change the island area altogether because it was a two-tiered height.

"We wanted to make the kitchen safer and more functional," Barlett shares. She and her husband contacted a local woodworker who agreed to help alter some of the existing custom cabinets and build some new ones.

To allow for ventilation above the stove, some of the wall-side cabinetry was removed to make way for a microwave with ventilation and a stove against the wall. The island was converted to a single height peninsula, and they updated the countertops with quartz. The door that led to the dining room was removed and allowed the kitchen to be more workable.

"The changes we made helped with spacing in our small house," she explains.

Though removing the dark, slate tile was a bit arduous, the Bartletts enjoyed using a jackhammer to break it up.

"We replaced it with LVP, which is a little more animal- and people-friendly," she says.

They also exchanged the light fixture in the kitchen for something simpler.

Through the process of updating their kitchen, the Bartletts learned that black appliances aren't as popular as they once were.

"It was near impossible to find a new refrigerator to match the other appliances," Bartlett says. "It took about four weeks to find one."

Much of the material used for their updates was recycled.

"If we weren't reusing what was already here,

the project might have gone quicker, but we wanted to recycle because it was good quality," she says. "Eventually, when the appliances die out, we will replace them with a lighter color."

They decided to keep the cabinetry the dark color it was but brightened up the room with light gray floors and lighter gray walls.

Only a new backsplash remains to complete the kitchen, but it will not be added until sometime in the future. The entire renovation took about six months to complete. Though there were a few hiccups along the way, such as accidentally screwing into an electrical wire while hanging floating shelves - a one-in-amillion occurrence according to the electrician who helped patch walls afterward — it did not prevent the kitchen from getting finished well.

"We feel content for now," Bartlett shares.

### Adding beauty to beauty

When Jessica Rivera and Trent Himes bought their Norwalk home, the interior style showcased elements common in the 1990s. Nothing in the house had been updated since that time except the kitchen. Rivera and Himes decided to remodel the whole house, and the basement is still in the process. However, Rivera's favorite update is the master bathroom.

"Trent is a plumber with his own company, and he has a remodeling business that he came into with my dad," Rivera says. "He is from southeast Iowa and always wanted to live in the country. I'm more of a city girl. We were able to settle on a house in town in Norwalk. The inspiration for how we remodeled our house

## **FEATURE**

comes from the whole idea of a farmhouse as part of our 'meeting in the middle.'

When the couple began remodeling their master bathroom, they started with a color scheme and built off that.

"We decided we wanted to do all bold white trim with all black accent fixtures and faucets. At first, I picked out different light fixtures and ordered them," she explains. "Then I found some metal square black matte fixtures that I loved, so I returned the first ones and changed all the fixtures to the squares style I liked. Next, we picked our wall color, one that we wanted the same throughout the house. We went with a soft gray to bring out all the lighting from the windows. We also chose LVP flooring that we wanted throughout the house, including in the bathroom."

The bathroom originally had a plasticbase shower, but it did not remain that way.

"We completely revamped the shower area," Rivera says. "We tore out all the shower and tub walls and made

everything completely new with tiles. The tiles are white with gray accents and hues to complement the LVP flooring. We updated the glass sliding shower door and accompanied with tile all the way up."

The oak trim in the bathroom and throughout the rest of the house was replaced with an updated large-square trim that Rivera says is currently popular.

The focal feature of the renovated master bathroom was the vanity.

"It was a 1990s 60-inch top with one sink in the middle, and it was light pink with 1990s oak two-door cabinets below it," Rivera shares. "We replaced it with a 60-inch top double sink vanity. Instead of the typical round sinks, it has square sinks, and it has farmhouse barn doors with black accents for handles."

Rivera says the vanity was a big upgrade for the bathroom, especially since it is out in the open in the bedroom and in a separate section than the toilet and shower. It added much more storage space.

"The master bathroom is my favorite





## **FEATURE**



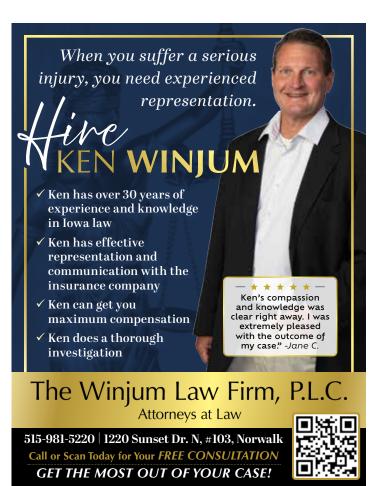
"We completely revamped the shower area," Jessica Rivera says. "We tore out all the shower and tub walls and made everything completely new with tiles."

change in our house because it feels more personalized for us both, like we have his side and my side," Rivera states. "Although we loved the house before, we got to make it our forever home. Some areas felt dated, and the vanity was something I'd want closed off and hidden. Now, I feel like I can give a tour of my house and show it off." ■



Jessica Rivera chose all bold white trim with black accent fixtures and faucets for the master bathroom.







## LEGAL

to achieve settlement.

### By Ken Winjum

# **MEDIATION**

The traditional way to resolve civil disputes is by trial to a jury or a judge. Trials can be expensive and can be emotionally taxing to the participants. Because of this, mediation is often used to settle disputes without having to go through the costly process of a trial.



Although mediation is a voluntary process, it may be a required step in conflict resolution, most notably in family law cases. In civil cases involving claims for damages or other relief, mediation has become a useful tool

Mediation can take place before suit is filed or during the pendency of the litigation. It is up to the parties to decide terms of mediation.

Chapter 11 of the Standards of Conduct for Mediators contains the general principles that the Iowa Supreme Court prescribes for mediators and participants in mediations. Paragraph (2) of the Preamble of the Standards provides that "Mediation is a process in which an impartial third party facilitates communication and negotiation and promotes voluntary decision making by the parties to the dispute." In Paragraph (3), it is observed that "Mediation serves various purposes, including providing the opportunity for parties to define and clarify issues, understand different perspectives, identify interests, explore and assess possible solutions, and reach mutually satisfactory agreements, when desired.

In addition to avoiding the cost and stress of a trial, other benefits of mediation may include a final resolution of the matter (instead of lengthy appeals), resolution founded on the parties' own terms and avoiding the possibility of an unexpected result at trial.

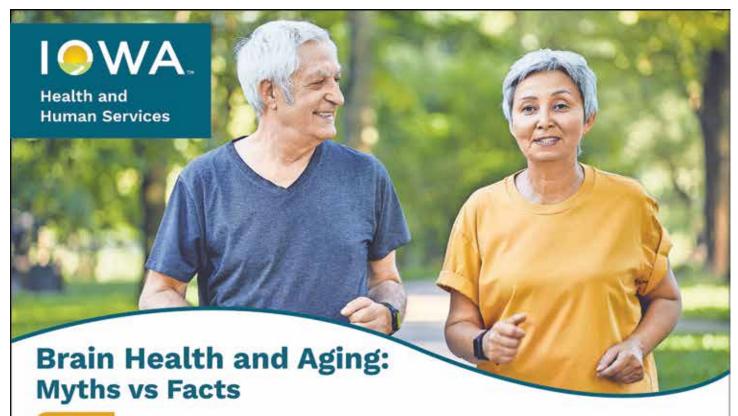
Self-determination: The Supreme Court in Rule 11.2 of the Standards provides that the mediator shall conduct the mediation based on the principle of party self-determination. This is the act of coming to a voluntary, uncoerced decision in which each party makes free and informed choices as to the process and outcome. Parties may exercise self-determination at any stage of the mediation, including mediator selection, process design, participation in or withdrawal from the process and outcomes.

Impartiality: Rule 11.3 of the Standards provides that the mediator shall conduct a mediation in an impartial manner. This means freedom from favoritism, bias or prejudice. Similarly, Rule 11.4 requires mediators to avoid conflicts of interest.

Confidentiality: Rule 11.6 of the Standards requires that mediators maintain the confidentiality of all information the mediator obtains in mediation, unless the parties otherwise agree or as required by applicable law. The rule does allow for sharing information with the disclosing party's consent.

Conclusion: The above principles are a partial recitation of the Court's Standards concerning mediation in Iowa. The main point is that it is voluntary and often successful in resolving disputes which originally appear to have no solution. ■

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



### MYTH

I have to see a specialist to get diagnosed with Alzheimer's

### **FACT**

Most primary care doctors can assess whether a person might have Alzheimer's disease or related dementias (ADRD). They can do cognitive screenings, some even offer biomarker testing. They may refer you to a specialist or a diagnostic clinic, but starting with your family doctor is always a great first step. You can also get a screening done at your free Annual Medicare Wellness Visit.

## MYTH

I can't prevent or treat Alzheimer's

### **FACT**

Research shows that up to 45% of dementia cases can be avoided by making positive lifestyle changes. These include managing your blood pressure, exercising, eating right, keeping your brain active and staying social. And now there are new medications that can slow Alzheimer's disease if caught in the early stages.

### MYTH

There are no resources near me to help with dementia caregiving

### FACT

The Iowa HHS ADRD Program has a wealth of resources online from partner organizations all around Iowa. There is a thorough Dementia Resource Guide, a State Strategic Plan, options for caregiver support, the latest on research, local programs, training for professional workers and more.

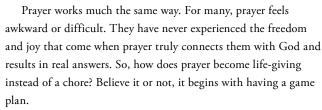
If you or a loved one has been diagnosed with Alzheimer's or other dementias, you are not alone. The ADRD Program at lowa HHS wants to help get you connected to the resources you need.

Scan the QR code to visit our website and get the latest information.

## FINANCE By Kourtne Klocko

# **GAME** plan

Are you ready for some football? The long, hot days of summer are behind us, and the whistle is blowing to signal game time. Expectations are high, and the pressure is on to see if this will be a season to remember or one to forget. Every coach works hard to develop a game plan for each opponent. The stakes are high, but so are the rewards. A strong plan, carried out with precision, often determines who will be the victor and who will be the vanquished.



Last month, I introduced the first steps from Jesus' model prayer — the Lord's Prayer. Far from being a memorized ritual, this prayer is actually Jesus' blueprint for meaningful conversation with God. When we see it as a plan instead of a formula, prayer comes alive as a beautiful dialogue with our Creator.

The first step in this plan is reverence. In Matthew 6:9, Jesus tells us to begin with worship - acknowledging God for who He is. Scripture overflows with descriptions of His greatness, giving us endless ways to lift our hearts in praise.

The second step is response. In Matthew 6:10, Jesus teaches us to surrender our will to God's. After worshiping, we show our respect by yielding our hearts and aligning our desires with His purposes.

The third step is requests. In Matthew 6:11-12, Jesus invites us to bring our needs before God — whether daily provisions, guidance or relational struggles. Since relationships can be messy, Jesus reminds us to forgive others as He has forgiven us. Prayer, then, becomes a place where grudges are released, and God's grace reshapes our hearts.

Finally, Jesus calls us to readiness. In Matthew 6:13, He points out the reality of temptation and spiritual attack. We have an enemy who seeks to discourage and defeat us, but, through prayer, we find the strength to resist and live in victory.

So, there you have it: Jesus' game plan for prayer — reverence, response, requests and readiness. When we follow this pattern, we experience deeper fellowship with God and renewed passion for Him. It all begins with placing our faith in Christ, who makes this relationship possible. Put His plan into practice, and you may find yourself walking in victory far more often than defeat. ■

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

# **HIGHLIGHTS** of the One Big Beautiful Bill Act

The One Big Beautiful Bill Act (OBBBA) introduces major updates that impact nearly everyone. The law makes permanent updates to key provisions of the Tax Cuts and Jobs Act while adding new ways to save for education, retirement and long-term financial security. Some key takeaways are:



### Tax provisions from TCJA made permanent:

Without the OBBBA, the following would have expired in tax year 2025: Lower individual income tax rates extended with no expiration. Increased standard deductions.

For families and education: Child Tax Credit: Permanently extended with a maximum of \$2,200 per child beginning in 2025. Child & Dependent Care Credit: Expanded from 35% to 50% of qualifying expenses with a floor of 20%. Starter IRAs for children (under 18 and not working): \$1,000 government contribution at birth (born in 2025); up to \$5,000 in annual contributions allowed; withdrawals restricted until age 18, then follow Traditional IRA rules. 529 Education Savings Plans: Expanded to cover up to \$20,000 from \$10,000 per year in K-12 expenses, apprenticeship programs, educational therapy and post-secondary certifications.

For retirees and older adults: Enhanced standard deduction in addition to existing standard deduction through 2029 for those 65-plus: \$6,000 for single filers and \$12,000 for joint filers.

For working adults: Temporary deductions for tax years 2025-2028 for tipped workers and those eligible for overtime pay. May deduct qualified tips received in occupations that are listed by the IRS as "customarily and regularly receiving tips." May deduct the overtime pay that exceeds their regular rate of pay. Deductions are subject to income phaseouts and caps: deduction cap: \$12,500 (single) or \$25,000 (married), phaseout: \$150,000 (single) or \$300,000 (married).

For all taxpayers: SALT (state and local tax) deduction increased from \$10,000 to \$40,000 through 2029. Estate and gift tax exclusions rise in 2026 to \$15 million per individual/\$30 million per couple.

The OBBBA creates new opportunities to reduce taxes, save more effectively for education and retirement, and distribute wealth to future generations. Whether you are a parent looking to invest in your child's future, a retiree planning for financial security, or a worker looking to maximize deductions, these changes can have a direct impact on you.

You bank can guide you through these updates, ensuring that your financial plan is structured to support your long-term goals. ■

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.

**By Dale Adams** 

# **IT'S TIME** to winterize

Heating and cooling your home with a conventional system (ductless heat pumps are the exception) on average accounts for 43% of your monthly utility bill. To ensure that you are not spending a small and unnecessary fortune on your HVAC systems, you should focus on properly winterizing them in the fall. Here are a few of our priority recommendations for winter prep.



### DO have an HVAC inspection. Before

you do anything else, you should have all your units inspected by a professional. Without bi-annual HVAC inspections, your units might be in jeopardy of completely breaking the next time you need them. During this process, your HVAC technician will examine all components of the system to make sure they are in good working order and able to handle another colder season. If there are any problems, this is the perfect time to repair them so your furnace will keep you and your family warm throughout the upcoming winter months.

DON'T forget to check your thermostats. Today's programmable thermostats make it easy to regulate your home's temperature and energy use. If you do not already have a programmable thermostat installed in your house, it would be good to upgrade to one. If you already have a programmable thermostat, check what is programmed in and consider any daily routine changes from the previous year. For winter, Energy.gov states the ideal thermostat temperature is 68 degrees Fahrenheit when you are at home and suggests lowering it a few degrees while you're away. If you can lower it 7-10 degrees while you are away during the day for about eight hours, you can save up to 10% a year on your energy bills. There are even smart thermostats that have sensors you can control with your phone and some that learn from your daily habits and adjust the settings accordingly to be more efficient and further maximize energy savings.

DO clean or replace your HVAC filters. If anyone in your home suffers from allergies, it is smart to change your filters at least once a month. From an energy efficiency standpoint, it is recommended to change them monthly anyway. Even high-quality HVAC units can get extremely dirty from time to time, which is why it is important to clean their air filters regularly. If you are unsure of how to do this, simply ask a professional HVAC repair service, and they can help you

DO investigate your options for whole home humidifiers and air sterilizing systems. Do you remember that dry skin, sore throat and winter allergies last winter? Not much has to be said for the peace of mind we have with breathing clean air free of pathogens and allergens. Both systems are affordable options, and, when combined, provide for the very best clean and quality indoor air.

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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# Q: Is Al your one-stop shop for your fitness goals?

A: Artificial intelligence has revolutionized fitness planning. From smart apps that create custom workout routines to virtual trainers that offer realtime feedback, AI has made it easier than ever to access personalized fitness programs. These tools can analyze your goals, fitness level, and even biometrics to generate efficient routines that evolve with you. But there is one thing AI can't do: make you show up.



While AI provides structure, it lacks accountability.

The motivation to press "start" on your workout still must come from you. Skipping a session does not disappoint a machine, but it might disappoint a real-life trainer. That is where the human element still matters.

A personal trainer offers more than just a plan. They push you past your comfort zone, notice your form in real time, and adjust workouts based on how you're feeling that day. They can recognize mental fatigue, injury risk, or moments when encouragement matters most. Simply put: A trainer makes the experience personal and human.

AI is a powerful tool to assist in your fitness journey, but it is not a substitute for discipline, accountability or genuine human support. A great trainer combines science, motivation and empathy, things AI has not mastered yet. If you are serious about results, don't just download an app. Consider working with someone who will not let you quit. ■

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.





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# **THE LINK** Crew connects students and community

Students lead fundraising and service projects.



Members of The LINK Crew enjoy working for good causes. Their projects are student-led.

About 12 years ago, Melissa Stoulil and Lynda Downs attended a training called "Capturing Kids Hearts" that taught leadership skills to teachers as well as students. In addition to implementing the program, the two educators decided to return for another course on creating a program where students take on leadership roles within their school and community. With the help of these courses, the Norwalk Middle School LINK crew was born. The name of the group is based on the concept of linking the school and community together.

"We love working with the kids for sure. They come up with the ideas, and we are just the facilitators. Sometimes they need guidance on how to manage a big idea into a smaller project that can be easily obtainable, but we never tell them what to do but rather ask questions and help them think through to the end goal," Downs says.

Each year, students grades 6-8 apply for a position to become a part of The LINK crew. The applications are read and rated based on each student's leadership experience. The Norwalk Middle School LINK crew currently has about 52 students that meet every other week before school.

As part of the program, students participate in a variety of community projects and fundraisers throughout the year. In the past, they have held a "coins for cancer" drive during Cancer Awareness month where all the proceeds went to the PINK Tractor Organization in Warren County. The crew also created awareness of "No Bullying" with posters, held a food drive for the Norwalk Food Pantry, and hosted a fundraiser for students in need for the holidays.

For the past several years, the middle school group helped raise funds for the High School Dance Marathon where all the proceeds go the pediatric cancer unit at the Children's Hospital in Iowa City. They also decided to hold a gently used book drive for Blank Children's Hospital, and more.

"The LINK Crew has become a name that is recognized for the various causes that we hold fundraising for. They are good role models in the classroom as well and often are leaders within a classroom project. Students see The LINK Crew doing the work in the hallways as they make posters, hang posters or man the collection table for the fundraising," Downs says.

Recently a high school group based off The LINK Crew was also created, which allows students to continue to connect with community service projects. In addition, The LINK crew is already planning fundraisers for the upcoming year. Total contributions from the prior year totaled about \$4,656 for all their causes and were 100% student driven.

# **OPENING** doors

### Cose helps families thrive in Norwalk.

After retiring, Doris Cose felt a strong need to do something positive in her community and make a difference where she could.



Today, the main way she gives back is through the

Norwalk English Language Learners Program, organized by A Mid-Iowa Organizing Strategy (AMOS) at Norwalk Christian Church. There, she works with refugee and immigrant families, helping them adjust to life in the United States, learn English and advocate for themselves in many ways.

The group also hosts citizenship classes and celebrates with students when they become naturalized citizens.

"It is not an easy process, and we are so proud of their accomplishments," Cose says. "We had two students gain their citizenship just this summer."

The program also sponsors and raises funds for its ELL Scholarship, which is awarded yearly to one or more of its students' children. To date, the Norwalk English Language Learners Program has helped five students attend college.

Cose explains the group has three major fundraisers each year: a Souper Bowl soup sale in February, a Homemade Ice Cream and Pie Sale in the summer, and a Holiday Cookie Walk in December.

"Our church family and community members are so supportive of our program," she says.

For Cose, a 48-year Norwalk resident, working with ELL families provides an opportunity to see firsthand the difference she can make in their lives.

"They work so hard to provide for their families and continually amaze us with their strength," she says.

In addition to the ELL Program, Cose volunteers with the Mobile Food Pantry held at her church, the Shoe Love project and other events through the Norwalk Area Ministerial Association. She's also a member of the Rainbow Coalition at Norwalk Christian Church and is proud that her church voted last year to become an open and affirming congregation.

Throughout her volunteer work, Cose has made many unforgettable memories.

"Attending the college graduation of our very first scholarship student this year, witnessing our students become naturalized citizens, teaching adult students the Hokey Pokey and how to play Jenga and Bingo, watching them read for the first time, being invited to their family celebrations, standing up for them in legal situations — it's memory after memory," she says.

Cose firmly believes volunteering adds so much to one's life.

"Making a difference in someone's life who truly deserves a helping hand, making sure someone feels like a member of our community, celebrating with successes and being that safety net, are all reasons why we do this," she says.

She adds that the Norwalk English Language Learners Program is always looking for volunteers.

"Come visit a class," she encourages.



Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Doris Cose.



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Once the State Fair has ended, and the animals have left the barn, we prepare for the routine of going back to school, preparing the boat for winter and organizing our life for the holidays. As the leaves begin to change and temperatures drop, fall is the perfect time to evaluate your financial situation and plan ahead. Now is a key window to make smart decisions that can reduce tax burdens, improve savings, and prepare for the upcoming holiday season. Here are some practical financial tips to be considering.



1. Review your retirement accounts: This year has been one filled with volatility, and your lifesavings most certainly were affected. Have you reviewed your investment design? Your investment portfolios should have transitioned away from treasuries and bonds earlier this year, and with the FED meeting in September, we are likely to see another round of market changes due to interest rate considerations. Also, consider whether a ROTH IRA contribution may be best. The tax environment in retirement is still something to be aware of. If you're already retired and drawing from your retirement accounts, be sure to calculate your Required Minimum Distributions (RMDs). Missing an RMD can result in hefty penalties, so it's important to stay on track, especially if you have multiple accounts. One of the most common errors we have experienced is someone pulling the correct amount out of their accounts...but from the wrong account number.

- 2. Assess health care and Medicare plans: Open enrollment for Medicare typically runs from Oct. 15 to Dec. 7. This period is crucial for evaluating whether your current plan still meets your needs. Review your health care coverage, including prescription drug plans, to see if any changes are necessary. Even if you're satisfied with your current plan, comparing options could help you find better coverage or save money. Approaching 65? Make sure you have initiated the conversation with your financial advisor on these health insurance needs.
- 3. Plan for holiday spending: The holidays can be a joyful and expensive — time of year. Creating a holiday budget now can help you avoid overspending. Make a list of expected expenses, including gifts, travel, food and decorations. Consider using cash or a debit card to avoid racking up credit card debt that can follow you into the new year. I know that many of our clients earmark their RMDs for assisting with this expense at this time of year.
- 4. Evaluate your estate and legal documents: Fall is a good reminder to revisit your estate planning documents. Do you have a will, power of attorney, and health care directive in place? Have there been any major life changes that might affect your beneficiaries or plans? Keeping these documents up to date ensures your wishes are clear and legally protected.

Consider meeting with your financial advisor or attorney to ensure everything is in order, especially if it has been a few years since your last

By taking proactive steps this fall, you can strengthen your financial well-being and enjoy the season with peace of mind. A little planning now can lead to a more secure and stress-free winter.

Information provided by Daniel Rundahl, Financial Advisor, Rundahl Financial Consultants, 8230 Hickman Road, Suite 300, Clive, 515-727-1701, drundahl@rundahlfinanical.com, www.rundahlfinancialconsultants.com.







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### **MAYOR'S MOMENT**

### Buc-ee's + Norwalk = Economic **Benefits**

As we continue our quest to get Buc-ee's to consider expanding to Norwalk, there have been a few questions as to where we'd propose Buc-ee's build within Norwalk city limits. I thought I'd take the opportunity with this month's newsletter to provide a little clarity on this. Norwalk is in the process



Tom Phillips. Mauor

of annexing approximately 2,900 acres of land into the city limits. It's important to understand that the ownership of the land isn't changing; it's that the land will now be inside the city limits, once the annexation is complete. A portion of that annexation includes Fillmore Street, where it crosses over Interstate 35 (I-35). Within the next seven to 10 years, our hope is that a new interchange will be added to I-35 at this location. This is where we hope Buc-ee's will decide to build. Based on our research, we know there will be lots of traffic, from both I-35 and I-80, that will travel to Buc-ee's. We don't anticipate much of that traffic will ever come into the City of Norwalk. If Buc-ee's decides to build in this location, the City of Norwalk will still receive the benefit of gas and sales taxes (both coming mostly from travellers outside our area), as well as property taxes. Overall, both Buc-ee's and the City of Norwalk will benefit should they decide to have a presence in Iowa.

### Kaydn's Law

Last month, I mentioned Kaydn's Law in my article, and I think it's worthy of mentioning again. If you aren't familiar with Kaydn's Law, it refers to state legislation aimed at increasing penalties for drivers who illegally pass stopped school buses. This law was enacted in response to the tragic death of seven-yearold Kadyn Halverson, who was struck by a vehicle illegally passing a STOPPED school bus. The law was passed in 2012 and includes provisions for fines, license suspension, and potential jail time for those who violate school bus safety laws. I remind you of Kaydn's Law because it's important that we all do our part to keep our students safe. Please DO NOT PASS a stopped school bus.



### 2<sup>nd</sup> Annual Scribbles' Walk & Pet Fest

### Saturday, September 20 from 8-11 am

The Norwalk Easter Public Library and NEPL Foundation are pairing up for this fun community event and library fundraiser. Join us for a short 1 mile walk, with or without your furry friends, that starts and ends at the library. Enjoy

local vendors, fun free activities, food trucks, and a pet costume contest! Scan the QR code for more information and to register or go to https://givebutter.com/ScribblesWalk.



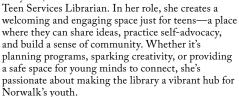
### September is National Library Card Sign-Up Month

To celebrate, anyone who signs up for a NEW library card OR checks out a physical item from the library in September is entered to win a \$30 gift card to Mullets. Thanks to Mullets for supporting the library!

### EMPLOYEE SPOTLIGHT!

### Catherine Shook, Norwalk Easter Public Library

The Norwalk Easter Public Library has been lucky to have Catherine on the team for the past five years, where she serves as the



When asked what she enjoys most about her work, Catherine doesn't hesitate: "The teens!" She loves their humor, kindness, and generosity—whether they're hatching elaborate Dungeons & Dragons adventures, diving into craft projects, or lending a hand to younger patrons at events.

> The library will close early at 12:30 p.m. on Saturday, September 13

to help accommodate space needs for Hometown Pride's MusicFest. Thank you for your understanding!

## IMPORTANT LINKS **FOR NORWALK!**

### **New Playbooks**

View our Fall Parks & Recreation playbooks.



### City State Bank **Norwalk Fieldhouse**

View ammenities, hours, rates and more.



### **Book Walk & Talk**

Tuesdays Sept. 23 and Nov. 25 | 8:30-9:30am No registration required!



### Lakewood Elementary **Craft Club**

Early out Wednesdays 4th - 5th grade



### **Fall Adult Fitness Programs**







See what happening at the public libraru!

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

## **EVENTS IN THE AREA**

Check for cancellations

Note about calendar events: This magazine is delivered the second Thursday of each month. Calendar items included are events happening after the delivery date and extend into the following month. If you receive and read your magazine upon delivery, you will not miss out on any calendar items.

## **Norwalk Music Fest**

Sept. 13

Norwalk City Park, 907 North Ave.

Norwalk Hometown Pride invites the community to the 2025 Norwalk Music Fest. This free, family-friendly event brings live music all day, a Kids Zone, food trucks, local vendors and a beer tent. Just bring a chair or blanket. The lineup starts at 2:30 p.m. with Riley Jane. Kensett plays at 3:30, followed by Meadowbrook Circle at 5 p.m., The Matt Woods Band at 6 p.m., Sister Sara Unplugged at 7:30 p.m., and Unfortunate Sons at 8:30 p.m. Lineup and times subject to change. Admission is free. A shuttle service will be available from Norwalk High School to and from the park. No coolers are allowed. For more information, check out norwalkmusicfest.com.

## Norwalk Women's Connection: Coach Brown speaks

Oct. 21

Third Tuesdays each month Luana Savings Bank Community Room in Norwalk

Norwalk Women's Connection strives 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 girls and women age 15 and older. Doors open at 6 p.m. with dinner at 6:15 p.m.

Randy Brown, Fort Dodge, a 20-year basketball coach, will be the speaker for Tuesday, Oct. 21. Coach Brown amassed a total of 16 NBA World Championships and an Olympic Gold Medal until he faced a crisis that dramatically changed the course of his life. Come and hear the "then" and "now" of Coach Brown's story. Men are welcome to attend.

For more information or to register for an event, text Mary Lou at 515-360-4926 or email lgray@



### **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.

## **Upcoming in Norwalk** Living magazine:

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 with your stories.



# **CRACK** corn dip

There's something special about recipes that come from family, and my daughter, Samantha, has a corn dip that fits the bill, especially when made with fresh Iowa sweet corn. There is nothing quite like the flavor of corn picked at its peak crisp, juicy and naturally sweet.



Every summer, when the corn stands start popping up around town, we know it is time to whip up a big bowl of her famous dip. It is creamy and a little cheesy with just the right amount of spice, and that fresh sweet corn takes it to the next level. Whether we are hosting friends, heading to a potluck or just craving a snack on a hot afternoon, this dip is a hit. Served with tortilla chips or fresh veggies, it disappears quickly. I like that it has become part of our summer tradition, and now we're sharing it with you, straight from our kitchen and Iowa's golden fields. ■

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

## Crack corn dip

### **Ingredients:**

- 5.25 cups of fresh corn plus 1/2 each red and green pepper, finely diced (for the off-season use 3-15 oz cans fiesta corn or Mexicorn, drained)
- 1 can Rotel, 10 oz (reg or hot), drained
- 1 can jalapenos, 6 oz, drained and
- 1/2 cup green onions, sliced (5 stalks), optional
- · 2 cups cheddar, shredded
- 1 cup sour cream
- 1 cup mayonnaise
- Salt and pepper to taste
- · Pinch of sugar
- · Handful fresh cilantro leaves, chopped



### **Directions**

Mix all the ingredients excluding bell peppers in a bowl. Refrigerator for 3-4 hours before serving. The dip will thicken as it sits in the fridge. Add peppers right before serving. Enjoy!

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Heidi B.



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## **V FOOTBALL**

DATE	TIME	OPPONENT	LOCATION
Sept 12	7:00PM	Southeast Polk	Norwalk Warrior Stadium
Sept 19	7:00PM	Ames	Ames High School
Sept 26	7:00PM	Iowa City High	lowa City High Bates Field
Oct 3	7:00PM	Des Moines East	Norwalk Warrior Stadium
Oct 10	7:00PM	Ottumwa	Schafer Stadium
Oct 17	7:00PM	Urbandale	Urbandale High School Frerichs Field
Oct 24	7:00PM	Waukee Northwest	Norwalk Warrior Stadium

## **V VOLLEYBALL**

DATE	TIME	OPPONENT	LOCATION
Sept 13	8:00AM	Southeast Polk Invitational	Southeast Polk High School
Sept 16	7:15PM	Newton	Newton High School
Sept 23	7:15PM	Dallas Center-Grimes	Norwalk High School
Sept 27	8:30AM	Multiple Schools	Nevada High School Fieldhouse
Sept 30	7:15PM	Indianola	Indianola High School
0ct 7	7:15PM	Pella Christian	Norwalk High School
0ct 11	9:00AM	Varsity Quad	Ankeny High School
Oct 18	9:00AM	Multiple Schools	Winterset High School



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# GOOD LUCK WARRIORS!

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MKT-5894N-A

## **V BOYS CROSS COUNTRY**

DATE	TIME	OPPONENT	LOCATION
Sept 20	9:00AM	Heartland Classic	Central College
Sept 20	9:00AM	Roy Griak Invitational	Les Bolstad Golf Course (MN)
Sept 25	4:30PM	Indianola Cross Country Inv.	Pickard Park
0ct 2	6:00PM	Multiple Schools	Southeast Polk Cross Country Course
0ct 9	5:55PM	Fort Dodge Invitational	Lakeside Municipal Golf Course

# **V GIRLS CROSS COUNTRY**

DATE	TIME	OPPONENT	LOCATION
Sept 20	9:00AM	Heartland Classic	Central College
Sept 20	9:00AM	Roy Griak Invitational	Les Bolstad Golf Course (MN)
Sept 25	4:30PM	Indianola Cross Country Inv.	Pickard Park
Oct 2	5:30PM	Multiple Schools	Southeast Polk Cross Country Course
0ct 9	5:25PM	Fort Dodge Invitational	Lakeside Municipal Golf Course

# **FOR ALL WARRIORS SCHEDULES**

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



\*Schedules represent games not played at the time of published date



# **V BOYS GOLF**

DATE	TIME	OPPONENT	LOCATION
Sept 15	10:00AM	Multiple Schools	Veenker Memorial Golf Course
Sept 18	10:00AM	Multiple Schools	Elmwood Country Club
Sept 22	10:00AM	Valley Golf Classic	Willow Creek Golf Course
Sept 24	9:00AM	SEP Invitational	Copper Creek Golf Club & Events Center
Sept 29	10:00AM	Ottumwa Golf Tournament	Cedar Creek Golf Course

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# **PREPARING** your pet for fall

As the hot Iowa summer begins to fade, and we look forward to cooler days, many of us welcome fall with open arms. However, the seasonal shift also brings unique health considerations for our pets. Whether you have



a dog, cat or exotic companion, here are a few important tips to keep your furry (or feathered) family members safe and healthy this autumn.

Watch out for seasonal allergies. Just like people, pets can develop allergies to pollens, molds and other environmental triggers that peak in the fall. If you notice your dog or cat scratching more than usual, licking their paws or developing red, irritated skin, it could be seasonal allergies. Talk to your veterinarian about testing and treatment options to provide relief.

Be mindful of holiday hazards. Autumn brings plenty of gatherings, from football tailgates to Halloween parties. Some seasonal foods and decorations, however, can be dangerous for pets. Chocolate, grapes, raisins and sugar-free candies containing xylitol are toxic to

dogs and cats. Similarly, decorations like candles, glow sticks and fake cobwebs pose hazards if chewed or swallowed. Keep festivities fun and safe by designating a pet-safe zone away from the

Fleas and ticks don't take a break. Many pet owners assume that cooler weather means the end of flea and tick season, but these parasites can thrive well into late fall. Continue your pet's preventive medications consistently, and check them regularly after outdoor activities especially if you enjoy Iowa's many trails and parks during the crisp autumn months.

Cold weather preparation. The first chilly mornings can catch us off guard, and the same goes for our pets. Short-coated breeds, senior pets, or those with chronic conditions may be more sensitive to dropping temperatures. Consider a cozy sweater for outdoor walks, and ensure your pets always have access to a warm, dry space indoors.

When to see your regular vet vs. the ER. Sometimes it can be tough to know whether your pet's issue can wait for your family veterinarian or if it's a true emergency. In general:

• See your regular veterinarian for non-

urgent concerns such as mild itching, routine vaccines, minor limping or medication refills.

• Seek emergency care immediately if your pet experiences sudden difficulty breathing, severe injury or trauma, collapse, repeated vomiting/diarrhea, toxin ingestion or uncontrolled bleeding. Trust your instincts; if your pet seems in distress or you're unsure, it's safest to call an emergency hospital for guidance.

Wildlife encounters. As crops are harvested and natural food sources shift, wildlife often moves closer to towns and neighborhoods. Pets may be more likely to encounter raccoons, skunks, or even coyotes during fall. Supervise outdoor time and avoid leaving food outside, which can attract unwanted visitors.

A season for wellness. Finally, fall is a great time to schedule an annual check-up. Routine exams and vaccines help detect health issues early and ensure your pet is protected before winter.

Information provided by Sam Patterson, Operations Director, Iowa Veterinary Specialties, 24/7 emergency hospital for pets, 6110 Creston Ave., Des Moines, 515-280-3100.



# **HOW TO** extend the service life of your auto

This month's topic is how to extend the service life of your auto. Regular maintenance is essential, but there are many ways to improve the longevity and value of your vehicle. Our driving habits and care routines also affect



the condition and appearance of our cars.

Drive gently: Take it easy for the first few miles to allow your engine to warm up. An engine at normal operating temperature operates at peak efficiency. This is especially critical for import vehicles, particularly those with smaller, high-revving engines, to prevent premature wear. Driving at a conservative speed also reduces stress on your driveline and saves fuel. Avoid letting your car idle to warm up, as this allows excess cold-start fuel to dilute the oil, shortening engine life. For some modern imports with sophisticated direct injection systems, excessive idling can also cause carbon buildup on intake valves, which can affect performance over time.

Combine errands: Planning your driving will minimize the time your engine runs cold and maximize its operation at peak efficiency. A little foresight can significantly reduce fuel consumption and mileage, saving you money and reducing wear. This is particularly true for import vehicles, which are often engineered for efficiency and see significant benefits from optimized driving patterns.

Prioritize smooth handling: Avoid rough surfaces that can damage your vehicle. Slow down over railroad tracks, speed bumps or potholes, as these can strain your wheels, tires and suspension. Many imported cars, especially European sports sedans and coupes, have delicate suspension components and low-profile tires that are particularly susceptible to damage from rough roads. Smooth steering not only increases stability but also prolongs the life of your chassis components. Gentle braking extends the life of your brakes, and the same principle applies to steering.

**Maintain safe distances:** Keeping a safe distance from other vehicles protects your car from potential glass and paint damage caused

by flying rocks and debris. This is especially important for import vehicles, as replacement body panels and glass can be significantly more expensive and difficult to source than domestic parts.

Avoid parking outside: Continuously parking your vehicle outside dramatically shortens its service life. From UV paint damage and water freezing inside body seals in the winter to road salt, the elements are not kind to our cherished rides. Many older import vehicles, like JDM cars, are known to have less durable clear coats and thinner paint, making regular washing and protection even more vital.

If you'd like your auto to age gracefully, implementing these simple driving and care strategies can make a huge difference. Keep your car looking great and running smoothly, and don't forget about regular maintenance.

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.



# **ASSISTED** living and long-term care in lowa

When it comes to senior living options, many families in the Des Moines area are unsure about the differences between assisted living and long-term care. A common misconception is that assisted living is



only for fully independent individuals, but, in Iowa, that's not the case.

### Assisted living vs. long-term care: What's the difference?

Assisted living is designed for older adults who need some help with daily tasks but do not require 24-hour medical care. Residents live in private apartments and receive personalized support, which can include assistance with bathing, dressing, medication management, meals, housekeeping and more.

Long-term care, also known as a nursing home, is for individuals with complex medical needs who require continuous, skilled nursing

services. This level of care is typically for those recovering from serious illness or surgery, or for those with chronic conditions that demand more intensive oversight.

### What assisted living can provide in Iowa

Under Iowa's assisted living regulations, communities are licensed to provide support with activities of daily living (ADLs) including bathing, dressing, grooming, toileting, mobility, and medication administration. Residents do not have to be fully independent in all ADLs to qualify for assisted living.

In fact, many assisted living residents need help with one or more daily tasks, and communities are staffed with trained caregivers to meet those needs. Services are typically delivered based on a customized care plan created with input from the resident, family and healthcare providers.

### Key benefits of assisted living

For families navigating care decisions, assisted

living offers:

- Private apartments with safety features and emergency response systems
  - 24/7 staff support
- Personalized care plans that adjust as needs change
  - Nutritious meals and social dining
- Life enrichment programs that promote physical, mental and emotional wellness
  - Housekeeping and laundry services
- Scheduled transportation for medical appointments and outings

Residents in assisted living communities enjoy a greater sense of independence, choice and dignity, while still receiving the support they need to live safely and comfortably.

If you have questions, don't hesitate to reach out to a local assisted living provider who can walk you through what is possible.

Information provided by Ashley Bergman, Addington Place of Des Moines, addingtonplaceofdesmoines.com. Written by Discovery Senior Living, 3461 Bonita Bay Blvd., Suite 100, Bonita Springs, FL 34134.



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**企长日** 

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

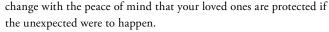
### Answers to common roadblocks

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

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

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

I just haven't gotten around to it. It is often a life event that prompts consumers to purchase life insurance — marriage, new baby, buying a house, etc. If you have recently experienced a significant life event, make time to purchase life insurance. If you already own a policy, it is also a good idea to review and make necessary adjustments. A simple conversation with your agent can help you adjust to the



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

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

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

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



# **UNIQUE** program offers senior living alternative

Michael has lived in his than 40 years. Now 79, he the next stage of life will it comes to his health and

Unlike some of his have relocated to senior Michael hopes to remain enjoys his neighborhood, of independence his home



Ankeny house for more often thinks about what bring — especially when living arrangements. longtime friends who living communities, right where he is. He his garden and the sense provides him. Still, he

worries about what will happen if he needs support in the future. His nearest family member lives several hours away, and he doesn't want to place unexpected burdens on her.

Michael's concerns are common. The idea of "aging in place" sounds appealing, but it can be complicated. Chronic health needs can make independent living unsafe, and 24/7 in-home care can become just as costly as moving to a senior living community.

So, what options exist for people who want to stay home but also want peace of mind about the future?

One solution is a Continuing Care at Home (CC@H) membership. These programs are designed to support older adults' well-being at home while also helping them plan financially for care needs that may arise

If you're exploring CC@H options, here are some important questions to keep in mind:

Do you know what's included? Strong programs provide not only health and wellness services to help you remain independent, but also financial coverage for potential long-term care.

Is personalized support available? Research shows that people who receive encouragement from a coach or advocate are more likely to maintain healthier habits and meet their goals.

What are the care pathways? A comprehensive program should cover both in-home care and access to care in a community setting if needed. Make sure you're comfortable with the provider's reputation and outcomes in both areas.

Choosing the right CC@H program should feel like choosing a plan that was created with your needs in mind. The right fit can help you protect both your health and your finances — and give you confidence about what's ahead. So, ask all your questions, and make sure you are satisfied with the answers.

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.



















# lew! New! And more new!

The Village is growing in beautiful and exciting ways! We're making room for more, offering:

- 28 new independent living apartments and reservations are currently being accepted with the remaining inventory limited!
- A community room addition to our main building
- Enhanced dining venues
- Plans for other amenities including outdoor dining, raised garden beds, and a dog park – are in the works!
- Revamped wellness area with weight gym and yoga room
- More "pampering" services with an improved hair salon that can also offer manicures, pedicures and massage
- Renovation to our long-term care households that includes all private suites and private half baths
- A refresh to our current Aspen independent living building common areas

## We've broken ground!

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# WELLNESS By Chelsea Taggart

# **FALL** skincare refresh

As the seasons change, so do our skincare needs. Fall is the perfect time to repair summer sun damage, refresh dull skin and prepare for the colder months ahead. Professional treatments like chemical peels, laser hair removal and IPL (intense pulsed light) therapy can help restore your skin's glow and keep it looking healthy year-round.



Chemical peels are a popular choice for addressing uneven skin tone, fine lines and lingering sunspots. By gently exfoliating the top layer of skin, chemical peels reveal a smoother, brighter complexion underneath. Reduced sun exposure allows skin to heal more effectively.

Laser hair removal is another treatment best scheduled during the cooler months. With less sun exposure, the risk of irritation and hyperpigmentation is minimized. Starting sessions in the fall means you can complete multiple treatments before spring and summer.

For those dealing with stubborn sun damage or pigmentation, IPL therapy is an excellent solution. This light-based treatment targets discoloration, broken capillaries and redness, leaving skin clearer and more radiant. Since IPL requires patients to avoid tanning and sun exposure, fall provides the perfect window to begin treatments.

Investing in professional skincare services during the fall not only helps repair summer damage but also lays the foundation for healthier, more resilient skin.

Information provided by Chelsea Taggart, L.E, Vivid Life Spa, 1951 E. 18th St., Suite 105, Norwalk, 515-850-7848, vividlifespa.com.

# **HEALTH**

By Dr. Elizabeth Fleck

# **REALITY** of microplastics

Microplastics are now a part of our everyday lives — from the water we drink to the food we eat — and not always in ways that serve us. Understandably, their presence has raised concerns. But when it comes to dentistry, it's important to put things into perspective.

Yes, trace amounts of microplastics exist in some dental materials — such as composite fillings, polishing agents, and even clear aligners or retainers. However, these materials are used intentionally, with purpose,

and under strict regulation. Whether it is restoring a tooth, maintaining orthodontic retention or preventing decay, dental treatments are designed to support long-term health and functionality.

Unlike the microplastics we unknowingly ingest from packaging or synthetic clothing, the use of these materials in dentistry is targeted and medically necessary. The exposure is extremely minimal, and current research does not indicate any health risks from dental applications.

While concern over microplastics is valid, it makes more sense to focus on reducing unnecessary exposure elsewhere — where the plastic serves no health benefit. In contrast, dentistry plays a critical role in maintaining overall well-being.

At the end of the day, avoiding microplastics entirely is not realistic. But when they appear in essential, life-improving contexts like dentistry, the benefits clearly outweigh the theoretical risks.

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

# Q: I was told I have something on my eye called a pterygium. What is that?

**A:** A pterygium (pronounced ter -i - jee - uhm) is a wedge-shaped overgrowth of opaque tissue from the white of the eye onto the normally clear cornea. It can develop on one or both eyes. A pterygium is generally slow-growing and thought to be caused by chronic exposure to ultraviolet light from years spent in sunny, dry and windy environments. Sometimes it can cause redness, burning, itching and tearing. A



pterygium can also cause blurred vision by creating a change in the shape of the cornea, leading to the development of astigmatism.

If you suspect you or a loved one may have a pterygium, it is important to have it checked by an eye care professional for effective treatment. Treatment for a small pterygium includes lubricant or antiinflammatory eye drops. A large pterygium may need to be surgically removed, but it can grow back. The use of ultraviolet blocking sunglasses and brimmed hats, along with avoiding extended time in sunny, windy, dry environments are good ways to prevent a pterygium and to slow down the progression of an existing one.

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



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# HEALTH

By Dr. Jesse Stumbaugh

## **SHOCKWAVE** therapy for shin splints

Shockwave therapy is a non-invasive, evidence-based treatment for shin splints, medically known as medial tibial stress syndrome. This condition, common among runners and athletes, causes pain along the inner shin due to overuse, inflammation or stress on the tibial periosteum. Shockwave therapy uses highenergy acoustic waves to stimulate healing, reduce inflammation and alleviate pain by enhancing blood flow and breaking down scar tissue in the affected



Ideal for chronic shin splints that are resistant to rest, stretching or physical therapy, shockwave therapy promotes tissue regeneration without the need for surgery. A 2020 study in The Journal of Orthopaedic Research found that 75% of patients with shin splints reported significant pain reduction and improved function after four to six sessions. A 2022 review in Sports Medicine noted a 70-80% success rate in symptom relief. Sessions last 10-15 minutes, typically requiring five to 10 treatments, depending on the severity. The procedure is safe, with minimal discomfort and no downtime, allowing a quick return to activity.

Treatment plans are customized to individual needs, ensuring effective outcomes. Supported by clinical research, shockwave therapy offers a promising solution for athletes and active individuals seeking to overcome shin splint pain and restore mobility.

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.







## REAL ESTATE By Kristi Cummins

# **CREATING** an affordable mortgage payment (Continuation of August column)

Many buyers wonder how to best use extra funds when purchasing a home. Should the money go toward a larger down payment or toward lowering the interest rate? Let us look at a simple example. Suppose you are buying with a \$300,000 loan at 6.75%. The principal and interest payment is about \$1,946.



Option 1: Use \$10,000 for a permanent rate buydown, lowering the rate to 5.75%. The loan stays \$300,000, but the monthly payment falls to about

\$1,751 — a savings of roughly \$195 every month for as long as you keep the

Option 2: Put the same \$10,000 toward a larger down payment. Now the loan is \$290,000 at 6.75%, and the monthly payment is about \$1,881 only about \$65 less than the original.

Side-by-side, the buydown delivers around three times the monthly savings versus adding to the down payment. That ongoing reduction frees up cash flow for home maintenance, savings and life's curveballs, while also reducing total interest paid over time.

**Bottom line:** A permanent interest rate buydown usually outperforms putting the same money into a bigger down payment. In year one alone, that buydown saves about \$2,340 compared with the higher rate; over five years, that is roughly \$11,700. ■

Information provided by Kristi Cummins, 641-787-7215, kristicummins@homeserviceslending.com.

## **PLAN AHEAD**

By Scott Eriksen

# **GET** your funeral arrangements done now

The fair is over, and the kids and grandkids are back to school. Life is back on schedule, and it feels good. Now that things are "back to normal," it is time to get those things done that you have put off these past few months. One of those things might be addressing your final arrangements.

We hear it all the time: "I am so glad to have this taken care of." I can certainly tell you that no one ever regrets that their loved one planned ahead when the time comes that the services of a funeral home are needed.



Planning your final arrangements begins with a simple conversation and can be a pleasant process. Planning ahead also allows you time to give the thoughtful consideration that these important decisions deserve.

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

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

Make it a goal to get this off your "to-do" list before the snow flies... or you fly south for the winter. Reach out to your funeral home of choice and schedule a meeting to get your prearrangements in place. You will be glad you did. ■

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

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# **REGULARLY** wearing hearing aids may help you live longer

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



The study found that regular hearing aid users

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

### Details about the study

Led by Dr. Janet Choi, an otolaryngologist from Keck Medicine of USC, the study utilized National Health and Nutrition Examination Survey data from 1999-2012 to identify 10,000 adults who had hearing evaluations and

completed questionnaires about their hearing aid use. Researchers tracked their mortality status for 10 years.

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

"We found that adults with hearing loss who regularly used hearing aids had a 24% lower risk of mortality than those who never wore them," said Dr. Choi. "These results are exciting because they suggest that hearing aids may play a protective role in people's health and prevent early death."1

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

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

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

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



# **NORWALK** Women's Connection celebrates 2nd anniversary

Norwalk Women's Connection (NWC) celebrated its second anniversary July 15 in Norwalk. The guests were welcomed with an opportunity to draw for a free ticket for the night. Women attending enjoyed music selections from Nancy Rogers from Carlisle. Speaker Candace Twedt of Williams shared a variety of challenges she has experienced in her life. Guests enjoyed a box lunch catered from Hy-Vee in Des Moines.

NWC meets the third Tuesday of each month at Luana Savings Community Room in Norwalk. Events start at 6:15 p.m. and include a catered meal, drawings for door prizes. Norwalk people and businesses along with an inspirational speaker.

For more information about NWC, contact Mary Lou at Lgray@toast2.net and inquire about a free voucher to attend some of the upcoming events. All girls and women 13 and older from Norwalk and the surrounding areas are invited to attend. For more information, see Facebook at Norwalk Women's Connection.



Norwalk Women's Connection team members include, front row, from left: Annette Jungbluth, Patti Handy, Chair Bev Juhl, Stonecroft Area Representative Karen Langstraat and Jen Correy. Back row: Carla Voshell, Kim West, Rhonda Morrow, Mary Lou Gray, Joy Mason, Nancy Wissink, Nancy Snively, Selinda VanderWaal and Sandy Johnston. Photo Submitted





# **MAXWELL** is new event chair for RUNorwalk

The countdown is on. RUNorwalk 2025 is set for Saturday, Oct. 25, at the Norwalk-McAninch Sports Complex, and this year's event is shaping up to be bigger, better, and filled with new energy. We are excited to introduce our new event chair, Josh Maxwell, founder and CEO of Speed & Performance Academy.

This year's race will feature newly certified routes for both the 5K and 10K distances, ensuring accuracy and a high-quality experience for participants. With the help of our dedicated volunteers, the course will be well-marked and fully protected, giving runners and walkers peace of mind as they make their way through the community. To guarantee yourself an official event T-shirt, make sure to register by Oct. 3. After that date, shirts will be first-come, first-served.

The day kicks off at 8 a.m. with two options: the 5K Run/Walk, perfect for families and those who enjoy a relaxed pace, and the 10K Run, designed for athletes who want to test their endurance on a longer course. Thanks to chip timing provided by True Time Racing Services,

every participant will receive official, accurate results — ideal for anyone tracking their training progress.

At approximately 9 a.m., the spotlight shifts to the youngest racers with the Kids Fun Run. This spirited dash, open to children ages 8 and younger, introduces kids to the excitement of racing in a fun, noncompetitive way. No registration is needed. Just bring your little ones to the finish line after the 5K, and they'll be ready to sprint with smiles and energy.

More than just a race, RUNorwalk is a community celebration. It's about neighbors gathering, families creating memories, and friends encouraging one another to move and feel their best. Whether you are running, walking or cheering from the sidelines, you'll be part of something that represents the heart of Norwalk.

Register now or become a sponsor at RUNorwalkIowa.com and join us on Oct. 25.

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



# **OUT & ABOUT**



Marla and Shaun Clinger at Fellowship's 30th anniversary celebration Aug. 3.



Annette Jungbluth and Peggy Klinefelter at Fellowship's 30th anniversary celebration Aug. 3.



Michelle Thoren and Mike Hansen at Fellowship's 30th anniversary celebration Aug. 3.



Ron and Heather Gibson at Fellowship's 30th anniversary celebration Aug. 3.



Vicki and Kent Dickerson and Anna Dickerson at Fellowship's 30th anniversary celebration Aug. 3.



Ethan, Leah and Ruth Hayton at Fellowship's 30th anniversary celebration Aug. 3.



Lisa and Pastor Rob Jones at Fellowship's 30th anniversary celebration Aug. 3.



Jordan Tuttle and AJ Page at Fellowship's 30th anniversary celebration Aug. 3.



The Jeff Arrendale Band led worship through song to a packed house of 500 people.



Residents' Choice Favorite Warren County Mental Health Services: Wilkins Counseling Services



Residents' Choice Favorite Warren County Health Clinic: UnityPoint Clinic Family Medicine

www.iowaliving magazines.com



Residents' Choice Favorite Warren County Vision Care: Optometric Associates



Residents' Choice Favorite Warren County Car Dealership: Gregg Young Chevrolet of Norwalk

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# **OUT & ABOUT**



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Pin High Sports Bar on Aug. 22.



Sheila Taylor and Rodney Martinez at the Norwalk Teacher Appreciation Luncheon on Aug. 15.



Clint Driftmier and Shelly Vroegh at the Norwalk Teacher Appreciation Luncheon on Aug. 15.



Alicia Craig, Lindsey Aaron and Johnna Samson at the Norwalk Teacher Appreciation Luncheon on Aug. 15.



Maria Kittle and Jessica Garrison at the Norwalk Teacher Appreciation Luncheon on Aug. 15.



Residents' Choice Favorite Warren County Florist Runner-Up: BellFlower



Residents' Choice Favorite Warren County Cosmetic Services: Vivid Life Spa



Mallory Metzger, Kourtne Klocko and Jan Sparks at the Norwalk Teacher Appreciation Luncheon on Aug. 15.



Residents' Choice Favorite Warren County Chiropractic Office: Norwalk Chiropractic



Residents' Choice Favorite Warren County Place for Guests to Stay Runner-Up: Fairfield Inn & Suites Norwalk



Residents' Choice Favorite Warren County Hearing Center: Iowa Hearing Center

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NORWALK COMMUNITY SCHOOL DISTRICT NEWSLETTER

**SEPTEMBER 2025** 





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# Do You Have A Game Plan?

Learn how to find yourself the victor more than the vanquished in Norwalk Living's Faith Column by Senior Pastor Rob Jones

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