

Living

Costume CREATIONS

Residents share how they
add their own touches to
Halloween garbs.

Meet Jacie Ommen
EDUCATION

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RECIPE

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WELCOME

HALLOWEEN is not just for kids

If you have not yet decided on a Halloween costume, you might want to hurry up. You can't wear that Elvis costume every year.

Yes, Halloween is near, and it's not just for kids. Most all of us have great memories of trick-or-treating with our siblings and friends, amassing a bag of candy we would struggle to carry.

Choosing a costume as a kid was not high pressure, as I simply wore whatever Mom had for me, which was usually a hand-me-down from my siblings. I really didn't care. As an adult, though, the pressure in choosing a Halloween costume intensified. I could no longer strap on a plastic mask and call it good.

Through the years, Jolene and I had some costume hits and some costume misses. The biggest miss was in our younger years when we dressed as mummies, wearing white long underwear tops and bottoms and covering each other with strips of white bed sheets. It seemed like a great idea — until we had to go to the bathroom.

Another year, we went with a group and dressed as the Gilligan's Island crew. Jolene and I were Mr. and Mrs. Howell. And, yes, I carried the teddy bear.

Speaking of bears, a few years later, we tried Goldilocks and the three bears with another couple. It didn't work. We looked like a little girl and three giant mice.

Jolene and I also did stints as the farmer and the cow, the hunter and the deer, the Lone Ranger and Tonto, and Farrah Fawcett and Michael Jackson.

The best costumes we ever had, though, were when we dressed as the couple that was throwing the party. We pulled that one off twice, to the dismay of the hosts.

I encourage you to get into the Halloween spirit this year. Attend a costume party or event, or just dress up and entertain the kids who are trick-or-treating. And, if you struggle to come up with a costume, well, there is always Elvis.

Happy Halloween, and thanks for reading. ■



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A photograph of two young children standing indoors, wearing elaborate chicken costumes. The child on the left is a girl with long brown hair, wearing a costume with a red comb, large eyes, and a yellow beak. She is wearing yellow leggings and yellow shoes. The child on the right is a boy, wearing a costume with a large white feathered body, a red comb, and a yellow beak. He is wearing brown pants and yellow shoes. The background is a light-colored brick wall with a fireplace mantel and some plants.

Costume CREATIONS

Residents share how they
add their own touches to
Halloween garbs.

By Rachel Harrington

When it comes to Halloween, some people like to pull out all the stops. They turn their yards into haunted or cartoon landscapes. They carve pumpkins, bob for apples, and offer the best treats to their trick-or-treaters. And, they put their energy and holiday spirit into making sure their costumes — or their kids' — make others “ooh” and “aah” ... and perhaps shudder.

Shelby Warnock created chicken costumes for her daughters with feathers from boas she found.

Years of themes

Tia Wilson began making costumes when she was in high school. Her first was a “Karate Kid” costume for herself. When she and her husband were dating, they dressed up for Halloween together.

“I think it’s more fun to dress up with other people,” Wilson shares. “I made my husband and myself clown costumes before we were married. Another time, I made cowboy costumes.”

When Wilson had her daughter, she decided she didn’t want her to have store-bought costumes.

“The first one for my daughter was a zebra outfit when she was 3 months old,” Wilson recalls. “I thought it would be cute, and because it was cold that year and store things were thin material, I made her a fleece onesie and put ears on it. I could carry her around in it, and she was warm. The next year, I had my son, and I used the same pattern to create matching Care Bear costumes for them, starting a trend of

dressing up in 1980s and 1990s themes. It was easy to dress up in costumes that weren’t trending, and we intentionally chose themes that could accommodate everyone in our family of four. Dressing up isn’t my husband’s favorite thing, but he is a great sport and goes all in with us.”

The Wilson family sits down for a conversation about what their costumes will be each year.

“We don’t decide on what we will do until the beginning of October, and the whole family has to agree on it,” she states.

Wilson gathers materials by thrifting, occasionally getting a few accessories from stores or using items that she already has at home. Until Joann Fabrics recently closed, she would get needed materials there but will now use stores like Michael’s or Hobby Lobby when she needs fabrics.

In 2015, the Wilsons were the Flintstones (Fred, Wilma, Bam Bam and Pebbles). “Monsters, Inc.” characters were their jam the next year since their kids liked that movie.

“My husband was Sully and liked that one because he had a mask,” Wilson jokes.

The next year, they dressed up as the Goonies. Wilson says she probably sewed the least that year and did a fair amount of thrifting. In 2018, they dressed as the “Sesame Street” characters Oscar the Grouch, Abbie Cadabe, Cookie Monster and Big Bird.

“That year, I started putting more effort into my husband’s costumes since he’d be more into it if it was more put together,” she says.

“Pokémon” was all the rage for her kids in 2019, so their family went as Pokeball, Asher, Pikachu and Charizard. Wilson says the 2019 costumes probably got the most wear out of all the costumes she has made for her kids.

In 2020, they dressed in a “Scooby Doo” theme as Daphne, Fred, Velma and Shaggy. The next several years were the following themes: “Chucky” and “Chucky’s Bride,” “The Jetsons,” “Alvin and the Chipmunks,” and “The Simpsons.” Wilson says her daughter, Evelyn, helped for the first time with the Simpsons costumes, and they made paper mâché heads for them, making it the most time she has put into costumes.

The Wilsons keep their costume choices secret until trick-or-treat time. She has kept all the costumes to date except for the Simpsons heads due to the space they took up.



Tia Wilson says she has kept all the costumes she has made except for the Simpsons heads, which took up too much room.



FEATURE

Flamingos and unicorns

The COVID season in 2020 created strange times for most people, but Shelby Warnock decided to make the most of the situation when Halloween approached.

"I found I had a lot of time on my hands, so I began looking at Pinterest boards and did a lot of Google searches. I made a grandma costume for my baby girl that year," she recalls.

Warnock enjoyed the experience of making the costume, so a tradition was started, and she continued to do so instead of buying them.

Warnock welcomed another daughter a couple of years later, and between the two children over the last four years, she has made costumes of a workout instructor, a turtle, a rooster and a pair of flamingos.

Both the rooster and flamingo costumes Warnock made involved using lots of feathers from boas bought at craft stores.

"There were feathers everywhere," Warnock laughs. "I even had to buy a new hot glue gun due to so much use gluing feathers together. The hot pink flamingo feathers ended up staining some things, so I learned my lesson there — no more feathers for now... I think."

Warnock says her girls, who are now 3 and 5, have gotten to where they want to be the same thing.

"It is getting more exciting because the girls are



After making her daughters flamingo costumes and finding the pink feathers caused stains, Shelby Warnock jokingly vowed not to use feathers again.

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FEATURE

requesting things now. They are starting to ask what I'll make for them."

This year, the Warnock girls plan to be unicorns, but the fun won't end with just the children this time.

"My husband wants to dress as a unicorn with the girls, and I think he wants me to dress up as one, too," she says. "So, I may have four costumes to put together. My 5-year-old is excited because she has specific colors she wants the unicorn to be, and she is becoming more vocal on how she wants the costume to look. My other daughter just copies her sister."

Warnock says she typically visits craft stores to gather supplies for the costumes she creates. She also pulls things from her craft room at home if the supplies are available.

"There is a lot of cutting and hot gluing involved," she shares. "The girls like to help where they can. They also love to model the costumes as I'm making them to be sure they like them. I don't let them use the glue gun, but I involve them wherever I can."

For their costumes this year, she plans to make gold-colored unicorn horns and is



Shelby Warnock made an "old lady" costume for her daughter.

planning to find white hooded jackets and sweatpants for the girls.

"It seems ideal for an October costume since you never know if or how many layers you might need," she explains. "We will probably make our costumes just like our girls' costumes if we can, but I may have to do some searching



A turtle costume was another of Shelby Warnock's early creations.

for adult-sized jumpsuits or sweatsuits."

In the future, Warnock plans to let her girls' costume choices guide what she makes. She hopes that, as they grow, they will start helping more, perhaps getting to the point of creating their own costumes without assistance one day. ■

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LEGAL By Ken Winjum

INTENTIONAL acts exclusion

When one suffers injuries or damages because of another's actions, often the source of relief is from the insurer of the wrongdoer. Because insurance is founded on the principle that coverage exists for fortuitous losses which are not anticipated by the parties, most liability policies of insurance exclude coverage for "intentional acts." Although policies and coverages differ, a typical policy might contain the following language:



"We (insurance company) will not pay for bodily injury or property damage which was caused intentionally by any person, even if the actual injury or damage is different than that which was expected or intended."

Iowa courts have generally upheld such language. In *Altena v. United Fire and Cas. Co.*, 422 N.W.2d 435 (Iowa 1988) the Iowa Supreme Court adopted the view that the exclusion applies where the insured intended the act and to cause some kind of bodily injury. The facts of the *Altena* case were fairly sordid and involved criminal actions by the insured. In *McAndrews v. Farm Bureau*, 249 N.W.2d 117 (Iowa 1984), an insured person got into a fight with another man at a county fair. The Supreme Court held that the act of striking another was an act excluded from coverage.

Interestingly, the Court had a different perspective where an 11-year-old boy intentionally threw a baseball at his friend, hitting his temple. The friend died as a result. In *AMCO Insurance Co. v. Haht*, 490 N.W.2d 843 (Iowa 1992), the Supreme Court determined that the "intentional act" exclusion in a homeowner's policy did not apply. The Court observed: "An eleven-year-old boy, animated by an obscure playground snit, lacks the same capacity to formulate an intent to injure that is possessed by an adult, or even a youth of more maturity."



A different result was obtained when a 15-year-old shot his friend in the eye with a BB gun. In *American Family v. Wubbena*, 496 N.W.2d 783 (Iowa App. 1992), the Iowa Court of Appeals determined that the firing of a BB gun at another is substantially different than throwing a ball. Therefore, the "intentional act exclusion" applied and there was no coverage.

The Court of Appeals decided that an "intentional act exclusion" did not apply where the injured party and insured person were engaged in a game of "bump and run" with their vehicles. See, *Pekin Insurance v. Auto Owners*, 630 N.W.2d 614 (Iowa App. 2001).

Conclusion: The above examples are just a snapshot of the many cases involving "intentional acts" exclusions. From the injured party's perspective, it is often preferable that the wrongful actions are not "intentional." Unfortunately for the victim, if harm was intended, there may be no coverage provided by the liability insurance carrier. ■

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


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ELECTION

CITY and school board elections

City and school board elections are Tuesday, Nov. 4.

The city council is responsible for establishing city ordinances, the city budget and city policies. It decides the laws for the community and how its tax dollars are spent. The mayor acts as the chief executive officer of the city and presides over the city council meetings. Communities with city administrators, such as Norwalk, assign some of the mayor's executive duties to administrators.

School boards set the policies and budget for the school district within the parameters set by the state.

Find your polling place at <https://apps.sos.iowa.gov/elections/voterreg/pollingplace/search.aspx>.



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Nathaniel Tagtow

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NEWS BRIEF

NORWALK Women's Connection to host coach

The Norwalk Women's Connection announces a special guest speaker for the Tuesday, Oct. 21 event. This event extends a special invitation for all men to join the women to hear Author and Coach Randy Brown, Fort Dodge, whose message has motivated men and women around the world.

A 20-year basketball coach, Randy Brown coached numerous collegiate teams. His players 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 Randy's story.

Coach Brown's book, "Rebound Forward" is a rebound from life's most devastating losses and staying in the game that makes a powerful read for both men and women and will be available for purchase.

Registration will be open to the first 100. Register by emailing Mary Lou at lgray@toast2.net. The event will be held Tuesday, Oct. 21 from 6:15- 8 p.m. at Luana Savings Bank in Norwalk. Cost is \$16 per person. ■



Randy Brown



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The Bible says a whole lot about this subject and makes it clear that our words possess both the power to destroy and the power to give life. For example, Proverbs 18:21 says, "Death and life are in the power of the tongue..." Just think about that...you have the power. We all have the power within us to use our words for destruction or for construction, to tear down or to build up. We must remember that, with much power comes even greater responsibility. God would want us to use this power wisely and constructively, for it says in Ephesians 4:30, "Don't use foul or abusive language. Let everything you say be good and helpful, so that your words will be an encouragement to those who hear them." Imagine the impact on society if each of us were intentionally seeking to use our words for doing good and being helpful and encouraging to others? Certainly, the world could use a hefty infusion of such life-giving powerful words.

Jesus, of course, serves as the ultimate example of the proper use of the power of words. Luke 4:22 says, "All spoke well of him (Jesus) and were amazed at the gracious words that came from his lips." Jesus was grace-filled toward others, and so were his words. No wonder the crowds came out to listen to him when he spoke and taught. His words lifted them up with grace and truth.

The Bible encourages not only uplifting and encouraging words and grace-filled words but also soft and tender words. Proverbs 16:24 instructs us, "Pleasant words are a honeycomb, sweet to the soul and healing to the bones." Our words actually possess a physically medicinal quality that can promote healing in others if we'll take the time to share them. The last kind of powerful words I'll note are grateful words. The Bible implores us to "Be thankful in all circumstances, for this is God's will for you in Christ Jesus." How many people have you thanked today? How many times have you said those words, "Thank you?" Why not put this article down right now and call someone, send a text, or turn to someone around you and thank them for something? You have the power. Use it wisely. ■

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



MARKET strategies

Three ways to play defense in your stock portfolio

Defensive investment strategies have common goals: to help a portfolio better withstand an economic downturn and withstand periods of market volatility. Some of these strategies we mention may help you manage risk without giving up investment growth.



1. Tilt toward value

Growth and value are opposite investment styles.

Value stocks are associated with companies that appear to be undervalued by the market or are in an industry that is currently out of favor. These stocks may be priced lower than might be expected in relation to their earnings, assets or growth potential, but the broader market is expected to eventually recognize their full potential.

Value companies are generally more established, cautious with spending, and more likely to pay dividends. Growth stocks, on the other hand, tend to be priced higher relative to current earnings, reflecting future potential, but also carrying higher risk than value stocks.

2. Temper volatility

All stocks fluctuate, but some have been less volatile historically than others. Certain mutual funds and exchange-traded funds (ETFs) are designed to minimize volatility.

A common measure of a stock's volatility is its beta, with the S&P 500 Index considered a beta of 1.0. An investment with a beta of 0.8 might experience only 80% of market gains during an upswing and only 80% of losses during a downswing, leaving less ground to recover when markets rebound.

3. Seek out dividends

Dividend-paying stocks can provide steady income even when prices fluctuate. Dividend stocks tend to be sensitive to interest rate changes, so there are times when they can either drag down or help boost portfolio performance. When rates fall, the lower yields on fixed-income investments could make the yield on dividend stocks seem more attractive. The flip side is that dividend-paying stocks may not have as much growth potential as non-dividend payers.

The return and principal value of all investments fluctuate with changes in market conditions. Shares, when sold, may be worth more or less than their original cost. Investing in dividends is a long-term commitment and the amount of a company's dividend can fluctuate with earnings. Dividends are typically not guaranteed and could be changed or eliminated. ■

At City State Bank, we are here to help guide you through investment strategies to help you achieve 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.

ARE you really buying local?

Mass buyout hits the Central Iowa HVAC industry.

In recent months, you've likely heard local radio ads or heard conversations about Central Iowa heating and cooling company buyouts. Private equity firms have been targeting heating, ventilation and air conditioning (HVAC), plumbing and electrical businesses for acquisition and consolidation around Central Iowa in recent years. It is also important to note that you might not even know that they are owned by a non-local private equity firm because they keep the same name. We felt that it was time to address the topic with our customers and community because we are all feeling the impact. Don't worry. Everything cycles around, and this will, too. The great news is that you hold the control and drive the level of impact on our community. Let's talk facts.



Locally, most all the large to medium-sized HVAC companies have been purchased by private equity firms, and those firms are still actively pursuing additional buyouts. In fact, we just received a call yesterday from a representative of one of these firms to discuss options for a buyout. We get at least one call or email per week and have for months. No need to stress, friends. We will stay locally family owned and operated for years to come.

Why the skilled trades? PE firms see significant financial potential in skilled trades companies. Trades like HVAC, plumbing and electrical services are essential, providing consistent demand even during economic downturns. Additionally, the urgent nature of many repairs gives these businesses some pricing leverage, as customers often have limited time to negotiate. By acquiring and merging smaller companies, PE firms pressure suppliers for reduced pricing and overtake smaller independent players to monopolize the industry. Their ultimate business plan is to then sell the consolidated companies five to seven years later at a greater margin or radically downsize, sell, and cut their losses.

By the way, this is capitalism alive and well and is not special to the trades. This is how all the big box stores were created. So, why is this important and how does it affect you? Let's discuss.

The potential downside: The takeover of skilled trades companies by private equity firms can have several downsides for the businesses and their employees. One major concern is the potential loss of local ownership and control, as decision-making shifts to distant investors primarily focused on financial returns.

This can lead to a more profit-driven approach that may prioritize cost-cutting over long-term sustainability or quality of service. Additionally, the emphasis on short-term gains might result in reduced investment in community relationships, potentially affecting the overall quality of service and the company's reputation.

There is also a risk that the unique culture and values of small, locally owned trades businesses could be eroded, replaced by a more corporate, standardized approach that may not align with the preferences of long-time employees or customers. Most importantly, service and equipment prices often increase, customer/technician relationships become automated and remote, and the profits leave the community.

How can we minimize the impact? Truly support your locally owned and operated HVAC companies. Ask to speak with the owners, give those locally owned businesses the opportunity to win your business. You're building rapport with individuals who have everything to gain by winning and keeping your business. ■

Do you still have questions? Visit www.tripleahomeservices.com for additional information. Dale and Natasha love to answer questions. Give them a call at 515-868-2779.

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Q: Is muscle important?

A: Maintaining muscle mass is one of the most important aspects of long-term health. Beyond aesthetics or athletic performance, muscle plays a critical role in metabolic function, mobility and disease prevention as we age.

Muscle mass directly affects metabolism, helping the body burn more calories at rest and regulate blood sugar levels. This makes it a powerful defense against weight gain and chronic conditions like type 2 diabetes. Additionally, muscles improve insulin sensitivity and reduce inflammation, two key factors in preventing cardiovascular disease and other age-related illnesses.

As we grow older, muscle loss naturally occurs, often leading to decreased strength, balance issues and a higher risk of falls and fractures. Preserving muscle helps maintain independence, mobility and overall quality of life. It also supports bone health by encouraging bone density through movement and resistance.

Muscle tissue even contributes to immune function by producing proteins that help regulate inflammation and support the body's repair processes. Furthermore, individuals with higher muscle mass tend to recover more quickly from illness, injury or surgery.

The good news? Building and maintaining muscle is achievable at any age. Regular resistance training and adequate protein intake are key. ■

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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MEET Jacie Ommen

Teachers, father inspire career choice.

Originally from Rockwell City, Jacie Ommen has long participated in choral music. After high school, Ommen attended Simpson College where she developed a deep passion for choral music and working with young performers. However, what truly motivated Ommen to become a music teacher was the impact her music educators and her father, who was a choral director, had on her life.

"They inspired confidence, creativity and a sense of belonging that I wanted to pass on to future students," Ommen says.

Ommen first joined the Norwalk Community School District because she was drawn to the district's strong commitment to the arts, its supportive community, and the opportunity to work with a collaborative music team. This fall, Ommen entered her third year with the district and currently teaches high school vocal music. This includes three curricular choirs as well as the junior varsity show choir. She also serves as the head director for the spring musical.

"What I like best about working with the Norwalk Community School District is being part of a growing and evolving music program that is truly supported by our families and community. It's exciting to see more students getting involved each year, and that growth is possible because of the strong partnership we have with parents who value the arts and show up for their kids," Ommen says.

Ommen enjoys working with high school students because they have a growing sense of identity and independence. She says her students are at a stage where they begin to think more critically, take ownership of their learning and explore who they are, not just as musicians but as people.

One of the most unique aspects of the music program is the wide range of performance opportunities Ommen's students can experience. In addition to traditional concerts, students can participate in the junior varsity show choir where they learn choreography, stage presence and the importance of collaboration in a fast-paced, energetic setting. In May, Ommen's curricular choirs will have the opportunity to perform at the State Large Group Contest, giving them the opportunity to receive adjudicated feedback on their musical growth.

Ommen's students also participate in the Iowa High School Musical Theater Awards which gives her students statewide recognition, feedback from industry professionals and the opportunity to perform on the civic center stage.

"It's incredibly rewarding to guide them through that process and to help them find their voice, both literally and figuratively. I also appreciate their energy, humor and creativity; they make every day unique and keep me learning right alongside them. Watching them grow over the years and knowing you played a part in their journey is something really special," Ommen says. ■



Jacie Ommen teaches high school vocal music. This includes three curricular choirs, as well as the junior varsity show choir. She also directs the spring musical.

HOLLSTEIN finds purpose through serving

Enjoys seeing the community's generosity



Why does Kelly Hollstein enjoy volunteering so much? For one, she's made countless meaningful connections through it.

Much of that comes from her involvement with her church, Norwalk Christian Church. Hollstein has helped with childcare during the English Language Learner program and taken part in opportunities through the Norwalk Area Ministerial Association (NAMA). Some of the larger community events she's supported through NAMA include Friday Lunch in the Park each June; Shoe Love, which provides new shoes and socks for kids starting school; and the Joyful Giving Event, which ensures families have gifts during the holidays.

"I always enjoy seeing the generosity of our community, which is on full display in December," Hollstein says. "Norwalk Christian Church stages gifts for families for the Joyful Giving Event, and it's amazing to see the thoughtful donations made to ensure a joyful holiday moment."

She notes that Lunch in the Park has grown each summer as well.

"It was encouraging to see our church and the others in town really step up to make this a fun community event," Hollstein says. "It's great to gather around a meal in our city park and enjoy the company of others."

Beyond her church involvement, Hollstein has also given her time to school-related opportunities. Since her children started school, she's volunteered with the PTO whenever possible.

"It's a fun way to get to see my kids in the school environment and meet some of their classmates," she shares. "The PTO does great work supporting our schools."

For Hollstein, a decade-long resident of Norwalk, giving back is simply part of who she is.

"Volunteering is important to me because I think it's a way to strengthen the community," she says. "When we can all come together for worthy causes, it helps us build a stronger community."

She also encourages others to experience the rewards of giving back.

"I once heard that volunteering is an act of self-care," Hollstein says. "I've found that to be true in that volunteering not only helps others but gives the volunteer purpose and connection." ■



Jason Siemens of Edward Jones presents the Neighbor Spotlight certificate to Kelly Hollstein.

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INVESTMENT

By Daniel Rundahl

DO interest rates really matter?

When I was growing up on the farm in the mid-1980s, I can remember distinctly the frustration my father shared with the family over how much the interest was on the new manure spreader and feed grinder. This didn't mean much to me and my siblings as we were preparing our backpacks at night for show and tell the next day, but it holds value now for me as a husband and father with a mortgage and adult bills. Let's look at that through different eyes.



For the stock market: In late September, the FED announced a .25% interest rate drop and plans for two more interest rate changes in October and December. Initially, the stock market has favored this change, and language of this interest rate drop was already "baked into the markets." However, in October — and to finish off the holiday season — your 401K could see a boost with a potential 1% additional drop. This reduction of interest rates stimulates the economy by making borrowing cheaper for businesses and consumers, which tends to drive positive steam toward stock market equities.

For the economy: Historically, the health of the economy, or lack of, has usually been measured by many factors; however, four well-known major measurements reported over the four weeks of a month include: The Jobs Report, housing sales, prices at the pump and consumer spending (prices at the grocery store). The measure of any good standing macro or micro economy is the "motion of money." By reflection, favorable interest rates, as interpreted by consumers, will reduce unemployment, increase home sales, drive down fuel prices and increase consumer spending across all blue- and white-collar factors.

For your retirement: Many retired or near-retired individuals are seeking diversity away from higher risk investments. They are staring down the tunnel of the next 30 years of their life with the broad unanswered question, "Have I saved enough for the long haul?" In the last few years since the drop of COVID, we witnessed an interest rate hike of vast proportions. Overnight in the third and fourth quarter of 2021, CD rates saw 6% and 7% changes. Fixed and Fixed Indexed Annuities saw guarantees with 12% and bonuses to make dramatic relocations, and home rates rose to 8%. This change was attractive but short term. For this "30-year tunnel," it was a seasonal flower with a short-lived show. So, how should you be planning for retirement when so much fear lies around the short game of interest rates?

First, take a breath. At every age, we've leaned on a personal advisor. My wrestling coach emphasized technique, training and conditioning; my teachers urged study, hard work and focus for the long game; and when our children were born, wise voices guided how to raise the next generation. My point...in all the chaos, and especially this time of year, it may be a good time to set that appointment with an advisor for your retirement. Blessings for a safe and productive fall season. ■

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



Science is fun
until it gets
messy,
then it is
awesome

DARE TO JOIN US?

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SCIENCE CENTER OF IOWA

sciowa.org

CREAMY tomato soup is rich with sun-ripened flavor

There is something special about cooking with ingredients grown from your own backyard. Recently, I was watching our grandson at my daughter and son-in-law's house. He and I ventured outside to check on their garden and discovered a bumper crop of tomatoes.



Since the weather was cool, I decided that a batch of tomato soup for dinner would serve the harvest well. Our grandson, just 8 months old, is already a curious observer in the kitchen. He keeps me company from his high chair, happily armed with a dozen measuring cups to toss and a few snacks to keep him content. This creamy tomato soup, made with an abundance of fresh-picked tomatoes and a blend of herbs, is rich with sun-ripened flavor. Paired with a golden, melty grilled cheese on homemade sourdough, it was the perfect fall dinner — simple, cozy and made even sweeter by sharing it together with my grandson. ■

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

Creamy tomato soup

Total time: 45 minutes

Servings: 4

Ingredients:

- 1 medium onion, chopped
- 3-4 garlic cloves, minced
- 2 tablespoons olive or avocado oil
- 2 pounds fresh tomatoes (about 6 large), blanched, skins off and chopped
- 2 cups chicken broth (low sodium preferred)
- 1/3 cup Parmesan cheese, grated
- 1/2 -3/4 cup heavy (whipping) cream
- 2 tablespoons honey
- Salt and pepper, basil, oregano — more of everything than you think
- Pinch of rosemary
- Fresh basil or parsley (optional, for garnish)

Directions

- Heat oil over medium heat. Add onion and sauté for about 5 minutes until soft.
- Add garlic and cook all for 2 more minutes.
- Add tomatoes and cook for 10 minutes.



- Add chicken broth and bring to a boil. Reduce heat and simmer for 20 minutes, uncovered. Stir occasionally.
- Blend until smooth by using an immersion blender and scooping the mixture into a traditional blender. Return soup to the pan.
- Add whipping cream and honey and stir. Season with salt, pepper, basil, oregano and other herbs of choice.
- Simmer for 5 more minutes.
- Serve immediately. Garnish with fresh basil or parsley. This pairs well with a grilled cheese sandwich on sourdough bread. Enjoy!

HONOR OUR VETERANS

Iowa Living magazines will be saluting veterans in November issues. If you are a veteran who would like to be included, please send a photo (military or current) and the following information:

NAME:

CURRENT TOWN:

MILITARY BRANCH:

RANK:

ENLISTMENT DATES::

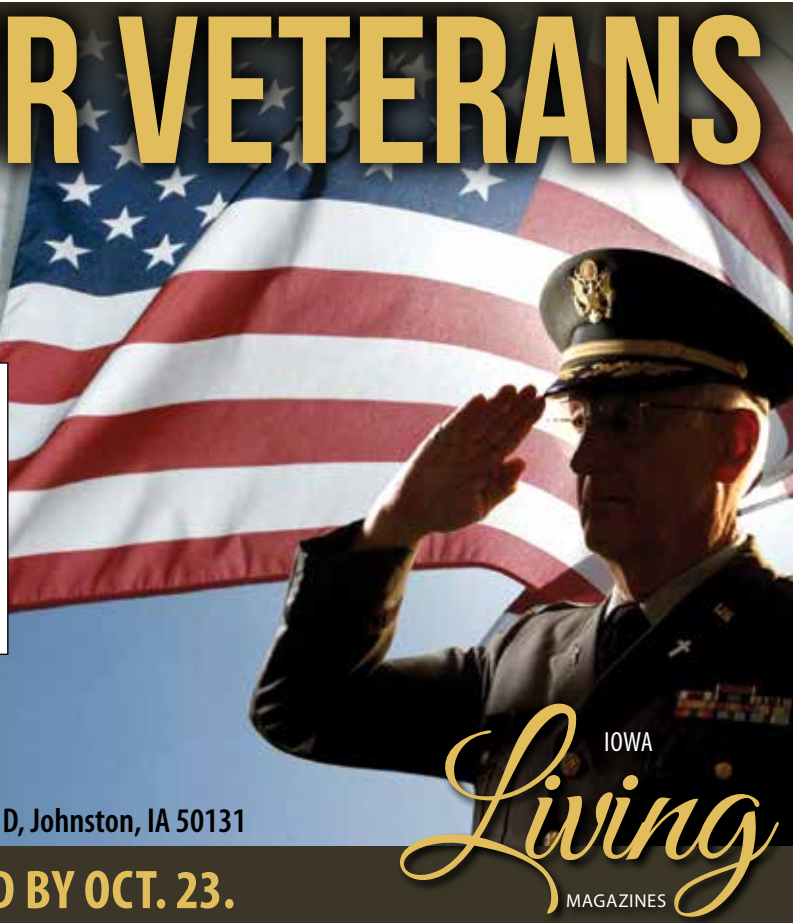
QUOTE: "What would you like others to know about serving your country?"

Family members submitting on behalf of veterans should include the veteran's answer to the above question.

Email to tammy@iowalivingmagazines.com or mail to:

Big Green Umbrella Media, 8101 Birchwood Court Suite D, Johnston, IA 50131

SUBMISSIONS MUST BE RECEIVED BY OCT. 23.





RUNorwalk

Saturday, Oct. 25

Norwalk-McAninch Sports Complex

All ages and abilities can enjoy RUNorwalk. The day kicks off at 8 a.m. with both a 5K Run/Walk and a 10K Run. The course will be certified and manned by volunteers along the route to keep runners on course while cheering them on every step of the way. The Kids Fun Run is a short, non-competitive race to encourage children to get active and experience the joy of crossing a finish line. After the race, participants are invited to refuel and relax with snacks at the finish line. Register online at <https://runsignup.com/Race/IA/Norwalk/RunNorwalk>.

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@toast2.net.

Norwalk Easter Public Library Events

1051 North Ave., Norwalk
KIDS

- Tinker Club: Monday, Oct. 27, 4:30 p.m.
- Graphic Novel Book Club: Tuesday, Oct. 14, 4:30-5:30 p.m.

TWEENS

- Tween Hangout: Monday, Oct. 13, 3:45 p.m.
- Tween Boba & Books: Tuesday, Oct. 28, 3:45 p.m.

TEENS

- Teen Takeover Hangout: Thursdays through October, 3:30 p.m.

ADULTS

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



Trunk or Treat

Thursday, Oct. 23, 4-7 p.m.

Edencrest at The Legacy, 2901 Cedar St., Norwalk

Bring your costumes and Halloween spirit for a fun-filled evening of decorated trunks, candy galore, music and more. This is a free, family-friendly event with safe trick-or-treating and community celebration.

Archives Across America: Unlocking Genealogy Resources

Saturday, Oct. 18, 9 a.m.

Iowa Genealogical Society Library, 628 E. Grand Ave., Des Moines

The Iowa Genealogical Society will host this one-day conference at the IGS Library and via Zoom. Featured speaker Tina Beard will present on the Library of Congress, the National Personnel Records Center, the U.S. National Archives, and Midwest repositories. Registration is \$70 for members and \$90 for non-members. Details at www.iowagenealogy.org.

Middlebrook Mercantile Events

Various dates

Middlebrook Mercantile, 4125 Cumming Ave., Cumming

- Live Music, Johnny Laws, Vince Cline and Tim Cooper: Friday, Oct. 10, 6-9 p.m.
- Live Music, Crowfoot Rakes: Saturday, Oct. 11, 5-8 p.m.
- Live Music, Steve George and the Dangerous Band: Sunday, Oct. 12, 2-5 p.m.
- Information Session, What Is Middlebrook? Wednesday, Oct. 15, 6-7 p.m.
- Event, Trivia: Thursday, Oct. 16, 6 p.m.
- Live Music, Mancat Three: Friday, Oct. 17, 6-9 p.m.
- Live Music, Dave Moore: Saturday, Oct. 18, 5-8 p.m.
- Live Music, Matt Terronez: Sunday, Oct. 19, 2-5 p.m.
- Live Music, Chuggaluggers: Friday, Oct. 24, 6-9 p.m.
- Live Music, Severio Mancieri: Saturday, Oct. 25, 5-8 p.m.
- Live Music, Silversonic: Sunday, Oct. 26, 2-5 p.m.
- Event, Trivia: Thursday, Oct. 30, 6 p.m.
- Live Music, Corbett Reeves: Friday, Oct. 31, 6-9 p.m.

Leprechaun Bags Tournament

Saturday, Oct. 11, 11 a.m.

Sully's Irish Pub, 860 First St., West Des Moines

The Friendly Sons of St. Patrick of Central Iowa present the Leprechaun Bags Tournament. Registration begins at 11 a.m. Play starts at noon. \$30 per two-person team. Cash payouts for top three teams. Visit www.friendlysonsiowa.com for details.



EVENTS IN THE AREA

Check for cancellations

Medicare Open Enrollment assistance

Oct. 15 to Dec. 7

Indianola Activity Center, 2204 W. Second Ave., Indianola

Do you have questions about Medicare Open Enrollment? SHIIP/SMP can help. Every year between Oct. 15 and Dec. 7, persons with Medicare Part D have the opportunity to review their drug plan coverage. SHIIP/SMP volunteer counselors are available for a free, confidential and unbiased review of cost and coverage, with changes taking effect Jan. 1. Call 515-962-5375 to schedule your appointment at the Indianola Activity Center. Phone appointments also available. SHIIP/SMP is a service of the State of Iowa. Volunteer counselors do not sell or promote any insurance companies, policies or agents.

Madison County Covered Bridges Festival

Oct. 11-12

Winterset Square, Winterset

www.exploremadisoncounty.com

Discover Madison County's rich history and iconic covered bridges. Enjoy food and art vendors, a car show, a parade and 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.

Halloween Events

Check online for admission costs of all events.

Scarecrow Festival

Through Nov. 2 • Center Grove Orchard, 32835 610th Ave., Cambridge • www.centergroveorchard.com

A farm-wide celebration filled with colorful displays, playful scarecrows, and the warm spirit of the season.

Apple and Pumpkin Festival

Oct. 11-12, 18-19, 25-26 • Wills Family Orchard, 33130 Panther Creek Road, Adel • www.willsfamilyorchard.com

Wagon rides, corn maze, corn pool and, of course, apple and pumpkin picking. From 9 a.m. to 6 p.m. on Saturdays and noon to 6 p.m. on Sundays.

Family Halloween at Living History Farms

Oct. 17-19 and 24-26 • 11121 Hickman Road, Urbandale
www.lhf.org/event/halloween

Phantom Fall Festival

Every weekend through Oct. 26 • 3200 Adventureland Drive, Altoona • www.adventurelandresort.com/discover-adventureland-resort/Phantom-Fall-Fest

Adventureland hosts its fall festival with several haunted houses, ghosts, ghouls, goblins and more. ■

COMMUNITY

By Darren Tromblay

WEARING the crown

Koster wins Jr Preteen Miss Iowa title.

Prior to 2024, 10-year-old Madelinn Koster had exactly zero pageant experience.

None.

But she was intrigued enough to try competing in the National American Miss pageant that year. She had a great time, her mother, Heidi Koster, says, eventually taking a surprising fourth runner up as well as additional awards for other optional competitions.

The seed had been planted.

"After that, she decided she wanted to do it again and take it more seriously, so we were referred to pageant coach Katie Kenny with Elevation Pageant and Interview Consulting," Heidi says.

And change it did. One year later, Madelinn was not only competing once again, she was winning.

Madelinn checked another box off on her list of accomplishments, capping off a whirlwind year recently by being crowned the new Jr Preteen Miss Iowa at the National American Miss Pageant at the Embassy Suites by Hilton Omaha La Vista Hotel & Conference Center, July 24-26.

"It was a complete shock and felt like a dream," Heidi says. "At the 2024 pageant, she became friends with Landry McKinney, who was crowned queen. Madelinn was so happy for her, and, from that moment, she had this dream of her friend being the one to crown her next. She worked very hard and was so overjoyed the moment they called her name and that dream came true."

Heidi says her daughter's duties as Jr Preteen Miss Iowa will be many.

"She will be responsible to be an example of confidence, natural beauty and individuality to others, participate in interviews and public speaking, take part in a community service project to make a positive impact on others and utilize the program's focus on skill-building to become a leader for tomorrow," she says. "She will also need to be at the 2026 pageant to help with weekend activities and crown the next Jr Preteen Miss Iowa."

On top of being crowned National American Miss Iowa Jr Preteen, Madelinn also won two optional competitions at the pageant, including the actress competition in which she recited a Chick-Fil-A commercial script, and a casual wear competition where she did a model walk in a casual wear outfit of her choice.

Madelinn will now be going on to National competition in Orlando, Florida, in November to compete against the other state queens in her division. ■



Madelinn Koster, 10, recently was named Jr Preteen Miss Iowa at the National American Miss Pageant.

HIRTA introduces Vanpool Program

Expands commuting options and supports sustainable travel

As commuters look for convenient, affordable and sustainable transportation options, the Heart of Iowa Regional Transit Agency (HIRTA) is extending a valuable service in partnership with Commute with Enterprise. The HIRTA Vanpool Program offers an efficient and cost-effective commuting solution designed to connect workers to jobs while reducing congestion and environmental impact.

To further reduce costs, HIRTA offers a subsidy that makes this commuting option even more accessible. With the added financial assistance, participants can save significantly compared to driving alone, while still enjoying the convenience of flexible commuting. Riding in a vanpool saves money and reduces wear and tear on personal vehicles while helping the environment by cutting emissions. It also lets riders relax, catch up on work, or take care of personal tasks while someone else handles the driving.

“Vanpools help employers by ensuring workers have a reliable way to get to their jobs, even if they don’t have access to a car or are unable to drive,” said HIRTA’s CEO,

Julia Castillo. “They reduce tardiness and absenteeism, make it easier for businesses to recruit and retain talent, and strengthen the local economy by connecting people to employment opportunities. By solving transportation barriers, vanpools also foster a stronger, more resilient community workforce.”

Each vanpool rider pays a portion of the total cost, which covers all expenses such as gas, insurance, maintenance and repairs. 24-hour roadside assistance is also provided.

“Vanpooling gives commuters time back in their day and helps them save on transportation costs,” said Sirus Karimi, vice president of commute with Enterprise. “We work closely with our partner employers and public transit agencies to offer convenient vanpool programs that support more sustainable commuting, help fill transit service gaps, and reduce congestion while helping employers offer a competitive benefit that can attract and retain talent.”

Commuters in HIRTA’s region interested in joining the program, can visit <https://www.ridehirta.com/vanpool>. ■

BUSINESSES: CLAIM YOUR MONTH!

2026 IOWA LIVING COMMUNITY CALENDARS

Publishing in the December Norwalk Living

LIMITED SPOTS AVAILABLE!

Reach every household in Norwalk and Cumming, inserted into the December issue of Norwalk Living magazine. This 8.5" x 5.5" glossy piece will be a keeper all year long!

Scan to view all 2025 calendars

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JANUARY 2026

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

MAYOR'S MOMENT

BEGGAR'S NIGHT – FRIDAY, OCTOBER 31

I'd like to remind residents that the Norwalk City Council has officially set October 31 from 6-8 p.m. as the 2025 Beggar's Night in Norwalk. I know we will have lots of little ghosts, goblins and princesses trick-or-treating that evening, so please pay attention and drive carefully on Beggar's night. We want to make sure everyone makes it home safely.



Tom Phillips,
Mayor

CITY ELECTIONS – TUESDAY, NOVEMBER 4

This year, Norwalk voters will elect two new City Council members. With Jaki Livingston and Brian Baker stepping down, three candidates are running to fill those two seats. I encourage you to take some time to learn about the candidates, head to the polls on November 4, and make an informed choice for our community's future.

As for the Mayor's race, I have decided to run again and am the only candidate who filed papers with Norwalk's City Clerk.

Your vote is your voice, so let's work together to keep Norwalk a community we can all be proud to call home.

EMPLOYEE SPOTLIGHT!

Haley Powell, Parks & Recreation Department



Meet Haley Powell, our friendly Office Assistant in the Parks and Recreation Department! She joined the City of Norwalk in March 2024 and, over the past year and a half, has brought energy, creativity, and heart to the community programs and events we all enjoy. After calling Norwalk home for 15 years, she says the best part of her job is being more involved in the community and seeing her work directly create fun, memorable experiences for residents. One of her favorite moments so far has been helping launch the CSB Norwalk Fieldhouse and watching people of all ages—from toddlers to seniors—enjoy the facility each day.

Originally from Winterset, she graduated from Winterset High School in 2008 and also earned her Accredited Jewelry Professional Degree. Outside of work, she enjoys spending time with her husband, Travis, and their two children, Knox (7) and Tylee (4), as well as their dog, Bogey. Her free time often includes visiting the family farm to ride UTVs, traveling, reading, and listening to true crime podcasts.

Keep Storm Drains Clean

Fall is fast approaching! That means yard work generating volumes of organic debris which can be harmful to the city storm sewer system, aquatic plants and wildlife, and the safety of those traversing our roadways. It can also create foul odors and make our waterways unsightly, not to mention that it's also a violation of City Code to place yard waste of any kind in the street.



Please help by doing the following:

- Bag or mulch your yard waste to keep our storm sewer clean and unobstructed
- Learn more about yard waste disposal by visiting WhereItShouldGo.com and searching for "yard waste"
- Don't blow grass or leaves into the street. If it happens, clean up when finished.
- Limit lawn chemicals.
- Pick up pet waste.
- Help clean storm drains in your neighborhood to reduce chances of flooding.

Prohibited Sign Notice

It is unlawful to erect or maintain any sign that projects over, on, or above any public land or right-of-way belonging to the City of Norwalk or another governmental entity.

This includes:

- Signs that extend into sidewalks or streets
- Overhanging banners, lights, or projections into public space
- Any sign above city property without proper authorization

The only exceptions are those specifically allowed under Code Sections 175H.14 or 175H.24.

Signs located within a building or not visible from outside the premises are permitted. Violations may result in enforcement action.

For more information, please review City Code 175H.04 or contact Norwalk City Hall.

TRUNK OR TREAT

October 22, 2025 • 5-7pm

FREE FOR ALL AGES!

McAninch Sports Complex
200 Wright Road, Norwalk

IMPORTANT LINKS FOR NORWALK!

New Playbooks

View our Fall Parks & Recreation playbooks.



City State Bank Norwalk Fieldhouse

View amenities, hours, rates and more.



Book Walk & Talk

Tuesday November 25
8:30-9:30am

No registration required!



Youth & Adult Basketball Leagues



Fall Adult Fitness Programs



See what happening at
the public library!

KEEPING pets safe this fall

What every owner should know

As the leaves change and cooler weather sets in, fall can be one of the best times of year to enjoy life with our pets. Trips to pumpkin patches, football tailgates and cozy evenings at home are just as exciting for our four-legged

companions as they are for us. But this season also brings hidden risks that every pet owner should keep in mind.

Seasonal toxins: Autumn means more gatherings and seasonal treats. Unfortunately, many popular fall foods — like chocolate, grapes, onions and artificial sweeteners (xylitol) — can be toxic to pets. Even pumpkin spice lattes or sugar-free candies left unattended can lead to serious health issues. While plain, cooked pumpkin can actually be healthy for dogs in small amounts, flavored pies and canned fillings often contain added sugars and spices that should be avoided.



Yard and outdoor dangers: Cooler weather means more yard work — raking leaves, cleaning gutters or prepping gardens. Leaf piles, while fun for kids and pets to jump in, can harbor mold and bacteria that may cause stomach upset if ingested. Fertilizers, rodenticides and antifreeze are also more commonly used in the fall and pose life-threatening dangers. Even a small amount of antifreeze can be fatal to pets, so it's essential to clean up any spills immediately.

Wildlife encounters: As temperatures drop, wild animals become more active in search of food. Encounters with raccoons, skunks and even snakes are more common this time of year. These animals can carry diseases or leave pets with painful bites and scratches. Keeping dogs on a leash and cats indoors reduces the chance of risky encounters.

Holiday preparations: Halloween can be particularly stressful for pets. The constant doorbell ringing, costumes and decorations can cause anxiety. Some pets may bolt through an open door, while others might try to chew on

glow sticks or decorations. If your pet tends to be nervous, consider setting them up in a quiet, secure room with their favorite toy or blanket during trick-or-treating.

When to seek emergency care: Despite every precaution, accidents happen. Signs that your pet may need emergency attention include persistent vomiting, seizures, sudden lethargy, difficulty breathing, or suspected ingestion of a toxin. In these situations, it is better to call your veterinarian or a 24/7 emergency hospital right away rather than “wait and see.”

A season to enjoy: With a little awareness, autumn can be a wonderful time to create lasting memories with your pets. From crisp walks under colorful trees to cozy evenings at home, fall is a reminder of how special the bond with our pets truly is. Staying informed about seasonal hazards ensures those moments remain safe and joyful. ■

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

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FALL car care musts

With the leaves turning and the air cooling, it is a sure sign that winter is on its way. That is why October is the official Fall Car Care Month — the perfect time to get your vehicle ready for the change in seasons and the busy holiday travel just around the corner.



While keeping up with your import vehicle's maintenance is essential all year, it becomes even more critical as colder weather approaches.

Following this simple checklist, your service technician can ensure your vehicle is ready for the colder months ahead.

Wipers: Worn-out wiper blades that streak or chatter should be replaced. While they might seem fine in the summer, you'll be glad you changed them once snow and sleet start to fall. It's recommended to replace them every 15,000

miles.

Battery: Keep your battery connections clean, tight and free of corrosion. Cold weather is hard on batteries, so it is essential to have your battery and charging system checked.

Heating and defrost: Ensure your heating, ventilation and air conditioning (HVAC) systems are functioning properly. A functional heater and defroster are crucial for comfort and safety, and your AC system can even help defrost your windshield faster. This is also a good time to check your cabin air filter, which can improve air quality inside the car by removing allergens and pollen.

Tires: Check all your tires, including the spare, for proper pressure and tread depth. Look for bulges, bald spots and uneven wear, as these can indicate the need for a wheel alignment. Consider investing in a set of dedicated winter tires for the best performance on snow and ice. They'll also extend the life of your all-season tires.

Brakes: Your brakes are critical for safety. Have your brake system inspected, including the brake lines, pads and rotors. It's also important to ensure your brake fluid service is up-to-date, as old fluid can hold moisture that may freeze and affect braking performance.

Fuel system: As temperatures drop, moisture can condense in your fuel tank. When this water freezes, it can cause performance issues and even damage your fuel system, especially in diesel vehicles. Make sure your fuel system is in top shape for a trouble-free winter.

By following these guidelines early in October, your vehicle will be ready for the journey ahead, ensuring you and your passengers are safe and comfortable.

Happy motoring. ■

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.



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ASSISTED living provides peace of mind

A supportive solution for aging adults and their loved ones

As loved ones age, families often face growing concerns. Is Mom eating enough? Is Dad lonely? What if something happens when no one is there? These worries can be especially heavy when trying to balance work, kids and caregiving responsibilities. That's where assisted living can make a life-changing difference, offering a supportive environment that eases daily stress for both residents and families.

A safer living environment. Falls, medication mix-ups, or even forgetting to turn off the stove are valid concerns for older adults living at home. According to the CDC, millions of seniors report falls each year. In assisted living, safety is a top priority. Residences are equipped with grab bars, emergency response systems, secured entries and trained staff available 24/7 to help when needed.



For families in the Des Moines area, knowing their loved one is in a secure and supervised setting brings immense peace of mind.

Relief from everyday tasks. Many older adults begin to feel overwhelmed by the demands of running a household. Cleaning, cooking, laundry, yardwork and repairs can become exhausting or even dangerous. Assisted living removes those burdens, allowing residents to enjoy their time without daily chores. Residents typically receive housekeeping, laundry services and maintenance support, along with delicious chef-prepared meals and scheduled transportation so trips to the grocery store or snow removal in winter are no longer concerns.

A social and connected lifestyle. Isolation can be as harmful to seniors as chronic illness. In Iowa, winter months in particular can contribute to loneliness and social withdrawal. Assisted living provides built-in opportunities to engage: from book clubs and art classes to movie nights, fitness programs and social outings. Residents can stay active and make meaningful

connections. This can be especially reassuring for families who may not live nearby or who worry about their loved one spending too much time alone.

Personal support, when it is needed.

Residents receive support based on individual needs, whether it is help with dressing, bathing, medication reminders or mobility. The goal is to maintain independence while offering a helping hand when required. This flexibility ensures aging adults continue to live with dignity and confidence.

Final thoughts. For many families in the Des Moines area, assisted living offers more than care. It offers clarity, comfort and confidence. It allows older adults to live well while their families can breathe a little easier knowing they are safe, supported and surrounded by community. ■

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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FIRE Safety Month

How your family can practice fire safety

In 2016, there were 3,390 deaths caused by fires alone. More than 14,600 people were injured, and \$10.6 billion were lost in property damage.

How much time would you and your family have to escape your home in case of a fire? Five minutes? Four? Think again. According to the American Red Cross, you might have as little as two minutes to evacuate everyone safely. In recognition of Fire Prevention Week, which runs from Sunday, Oct. 9, through Saturday, Oct. 15, here are some things you and your family can do together to reduce the likelihood of fire in your home, as well as how to respond in case of a fire emergency.

Protect your family: smoke detectors. Installing and maintaining smoke detectors is still the most critical step you can take to protect your family from fire death or injury.

- What you already know about smoke



detectors. The detector should be no more than 10 years old. You can check the date on the back of the unit. Test the batteries monthly and replace often. Install them in all bedrooms, hallways outside bedrooms, and on each level of your home.

- What you might not know about smoke detectors. There are two types of smoke detectors: photoelectric and ionization. Photoelectric works better with slower, smoldering fires, while the ionization type is more suited for faster, flaming fires. Most experts recommend that you have both in your home.

The escape plan: Make it a game. Take the time to plan an escape route for everyone in the home, designating a “meet up spot” outside. What good is an escape route, though, if no one remembers it? The answer is simple: practice and make it fun. Kids love games and challenges. Record the time it takes everyone to make it from their beds to the meetup spot and then try to beat the time. The more often you practice, the more likely your children are to follow the

plan rather than freeze in panic.

Additional tips for preventing fire

According to the National Fire Protection Association, two out of five home fires begin in the kitchen. Never leave the kitchen when food is cooking, and keep a fire extinguisher in or near the kitchen.

Have your chimneys cleaned regularly and be careful with portable space heaters. Make sure they are several feet away from drapes, clothing or anything that could catch fire.

Never smoke in bed or lying on the sofa.

Finally, inspect your appliance cords. If any are torn, ripped or damaged in any way, replace them immediately. If a wire or plug ever feels hot, unplug it. ■

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

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HIDDEN gem of caregiving: adult day services

Caring for a loved one can certainly be rewarding, but balancing work, household responsibilities, and your own well-being can feel overwhelming. The good news: Resources are readily available in the form of adult day services, which can provide meaningful enrichment during the day while easing the stress of caregiving.



What are adult day services? Adult day services offer daytime support and engagement for adults who may need help with daily activities, face safety risks when left alone, or simply benefit from social interaction. Participants can attend daily or just a few times a week. While many participants live with dementia, a memory-challenge diagnosis is not required.

Safety and peace of mind. Safety is a cornerstone of adult day programs. Participants

thrive in secure environments with professional oversight, while families gain confidence knowing their loved one is supported.

One caregiver shared that she found relief when her husband, who was living with dementia, began attending an adult day program. At home, he had begun leaving the stove on and water running. "I was trying to work from home to make sure he was safe, but I couldn't get anything done. Adult day was a godsend. I finally felt like I could stop worrying 24/7."

More than "something to do."

Programming is designed to nourish body, mind and spirit through:

- Social activities that reduce isolation
- Nutritious meals and snacks
- Physical and cognitive activities that promote engagement
- Safe spaces where participants can thrive, even with chronic conditions

Why families choose adult day services.

Although adult day services can make a

tremendous difference, many families are unaware they exist. Too often, the services remain a best-kept secret until caregiving stress reaches a breaking point.

Benefits extend to both participants and caregivers. Participants enjoy engagement, connection, and better nutrition. Caregivers experience reduced stress, more time for self-care, and confidence that their loved one is thriving.

Take the first step. If you're balancing caregiving and searching for peace of mind, consider exploring adult day services in your area. These programs provide the support your loved one deserves — and the breathing room you need to be at your best. ■

Aaron Wheeler is Vice President of Home and Community-Based Services for WesleyLife, which provides health and well-being services for older adults — including adult day services in Des Moines and Newton. To learn more, visit wesleylife.org.



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WELLNESS By Jen Penisten

EMSELLA for pelvic health

Emsella is a revolutionary, non-invasive treatment designed to improve pelvic floor strength and address concerns such as urinary incontinence and overall intimate wellness. Using advanced high-intensity focused electromagnetic (HIFEM) technology, Emsella stimulates thousands of supramaximal contractions in just one session — far beyond what can be achieved with traditional exercises like Kegels. These contractions work to retrain and strengthen the pelvic floor muscles, restoring control and confidence for both women and men.



One of the greatest benefits of Emsella is its convenience. The treatment is performed while the patient remains fully clothed and comfortably seated on the specialized Emsella chair. A typical session lasts about 30 minutes, requires no downtime, and is completely painless. Many patients describe the sensation as a gentle tingling or muscle activation, and noticeable improvements are often reported after just a few treatments.

Emsella is FDA-cleared for the treatment of urinary incontinence and has also been shown to enhance sexual health by improving circulation and muscle tone in the pelvic region. It is an excellent option for women experiencing post-pregnancy changes, those navigating menopause, men struggling with erectile dysfunction, or anyone seeking to strengthen their core and regain control of their body. ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1951 E. 18th St., Suite 105, Norwalk, 515-850-7848, vividlifespaspa.com.

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HEALTH By Dr. Jonathan Anderson

Q: What are carotenoids, and why do they matter?

A: Carotenoids are a group of naturally occurring pigments found in plants. They are responsible for many of the colors in the fruits and vegetables that we eat. These carotenoids are important antioxidants that help protect cells from oxidative stress and support various physiological functions. Among the hundreds of carotenoids, Lutein is one of the most well-known and studied.



Lutein is primarily found in dark green leafy vegetables. Spinach, kale and even eggs have lutein. Lutein is particularly noted for its role in eye health. It accumulates in the retina, specifically depositing in the macula. Here it acts as a filter for blue light and helps protect against oxidative damage from UV rays and high-energy visible light. Studies have shown that lutein may reduce the risk of age-related macular degeneration (AMD), a leading cause of vision loss.

In addition to eye health, lutein has potential anti-inflammatory and antioxidant effects, which may contribute to cardiovascular and cognitive health. Consuming a diet rich in lutein has been linked to improved visual acuity and a reduction in the risk of chronic diseases.

Check if your eye care professional carries a high quality, third party tested lutein supplement in their office. ■

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

UNLOCKING relief

FDA approved treatment for plantar fasciitis

Plantar fasciitis, a common cause of heel pain affecting millions, arises from inflammation of the plantar fascia tissue connecting the heel to the toes. Traditional treatments, such as rest, orthotics or injections, often fall short for chronic cases. Enter extracorporeal shockwave therapy (ESWT), a non-invasive procedure delivering high-energy sound waves to stimulate healing, reduce inflammation and break down scar tissue.



Key benefits include rapid pain relief, improved mobility and avoidance of surgery. Patients often experience significant improvement after just three to five sessions, with minimal downtime and side effects, such as temporary soreness. ESWT promotes blood flow and tissue regeneration, addressing root causes rather than masking symptoms.

Approved by the FDA since 2000 for treating proximal plantar fasciitis, ESWT's effectiveness is backed by robust research. A 2017 meta-analysis found it superior to sham therapy in success rates for chronic cases. Another study confirmed that high-energy ESWT provides strong evidence for the treatment of recalcitrant plantar fasciitis, outperforming a placebo.

For those experiencing persistent heel pain, ESWT provides a safe and evidence-based approach to achieving lasting relief. Consult a specialist to see if it is right for you. ■

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.

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UNDERSTANDING gingivitis and periodontal disease

Gingivitis and periodontal disease are common oral health issues often caused by poor dental hygiene. Gingivitis, the earliest stage, leads to inflamed and bleeding gums due to plaque buildup. Left untreated, it can progress to periodontal disease, a more severe condition that affects the bone and tissues supporting your teeth.



If your gums bleed when you brush or floss, you may have gingivitis or periodontal disease. The main culprit is plaque — a sticky film of bacteria that hardens into tartar if not removed. Contributing factors like smoking, hormonal changes and certain medications can increase the risk. Routine dental care is essential to prevent these conditions. But when periodontal disease develops, specialized dental cleanings, like scaling and root planing, are needed to remove tartar and bacteria below the gumline.

If left untreated, periodontal disease can lead to tooth loss as the infection destroys the bone and tissue attachment that hold your teeth in place. Additionally, periodontal disease is linked to systemic issues such as heart disease, diabetes and respiratory infections. Treating it with professional care not only helps preserve your teeth and gums but also lowers your risk for serious health problems. ■

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



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2. If moving long-distance, find pet-friendly accommodations for overnight stays
3. Schedule veterinary check-up for your pet
4. Ensure microchip information and ID tags are updated
5. Research veterinarians in your new area
6. If flying, check airline pet policies and reservation requirements
7. Begin researching dog walkers/pet sitters in the new neighborhood



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REAL ESTATE

By Vonnie Potter

MOVING with your furry family

Why your pets deserve a stress-free relocation

When it comes to moving day, many families overlook their four-legged members, but statistics show that Americans treat their pets as true family members, spending an average of \$1,480 annually per dog and considering them essential parts of the household.

Your pets experience the same stress and anxiety during a move that children do. The key is including them in the process rather than treating them as an afterthought.

Recent surveys indicate that 70% of American households own pets, making pet-friendly moving services more crucial than ever. Yet many pet owners don't realize how much planning goes into a successful pet relocation.

The most common mistakes include failing to research pet regulations in new neighborhoods, not updating microchip information, and disrupting pets' routines on moving day. These oversights can lead to lost pets, behavioral issues, and thousands in emergency veterinary bills. From securing pet records to finding pet-friendly hotels for long-distance moves, proper preparation makes all the difference.

Download a free Ultimate Pet-Friendly Moving Checklist by scanning this QR code. ■



Information provided by Vonnie Potter, SRES, MA "Advocating Smart Home Choices for Our Community," 515-710-3722, www.vonniepottter.com, www.vonnie@iowarealty.com, Iowa Realty, 200 Army Post Road, Suite 60, Des Moines, Iowa 50315.

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PLAN AHEAD

By Sarah Masteller

HAVE the conversation

"We want to talk to the kids first..."

As we meet with folks to address their funeral prearrangements, they often mention that a conversation with their children is something they want to have first, before making any final decisions. That is certainly understandable and something that we encourage. Sometimes finding that "right time" or finding that opportunity when everyone is together can be a challenge.

With-that-said, the holidays are a time that bring families together, and that can be the ideal setting to have that important conversation with everyone. That doesn't mean you are going to bring up this topic as you sit down to the holiday meal, but there can be times around the holidays when people are together that can provide the right moment and setting to broach this topic.

You are doing this because you love your family and because you care about what will be important to them. You ultimately want to make things easier for them. As we head into that time of year, make it a priority to have this important conversation. You will be glad you did. ■



Information provided by Sarah Masteller, Advanced Planning Counselor, Hamilton's Southtown Funeral Home, 5400 S.W. Ninth St., Des Moines, 515-697-3679.

CELEBRATING Audiology Awareness Month

Why choose an audiologist?

October, Audiology Awareness Month, is the perfect time to reflect on the benefits of receiving hearing health care from an audiologist.

Since they are highly trained, licensed professionals who hold a master's degree or doctorate in audiology, audiologists are able to provide patients with the medical model of care, which helps ensure their hearing loss journey is a success.

Medical model of audiological care

When you choose an audiologist to help manage your hearing health, you will receive:

In-depth hearing tests. These tests determine the precise type, severity and frequency range of your hearing loss.



Medically based methods and testing.

Your audiologist will rule out any other negative health conditions that could be causing hearing loss, such as fluid in the middle ear or an abnormality that requires medical attention.

Selection and fitting expertise. They will work with you to ensure you get the hearing devices that are best suited for your lifestyle and needs.

Expert programming. Audiologists are trained to program hearing aids to the exact specifications of your hearing loss.

Real-ear measurements. They use advanced verification of hearing aid settings to determine the effectiveness of the hearing loss treatment.

Extensive follow-up care. This ongoing care is vital for helping you hear your best.

A commitment to best patient outcomes.

An audiologist counsels patients and their families about all aspects of hearing aid use and care to ensure success with new hearing devices.

Professional clinic environment. Many audiologists meet with patients in a high-tech, private and convenient medical office space.

In short, an audiologist is your long-term hearing care partner, focused on providing you with the best hearing solutions for your health and quality of life.

In honor of Audiology Awareness Month, please share this article with a friend, neighbor or family member who has been reluctant to schedule an appointment with an audiologist. It may be just the encouragement they need to start the journey to better hearing. ■

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

October is Audiology Awareness Month



Be informed. Take action. Stay connected.

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



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MAKING memories across America

Fletcher family visits all 50 states.

In 2016, Amanda Fletcher's mother-in-law was given just six months to live after a cancer diagnosis. The life-altering news inspired the family to plan a weeklong trip to Anna Maria Island in Florida to make lasting memories in a beautiful place.

"We wanted to enjoy sunrises and sunsets together and make memories on a beach," Fletcher says. "We loved our week together and still enjoy looking at the photos we took that week. It was a reminder that life is so short, and we should make as many memories as we can in the time we have."

That reminder also led Fletcher to make a big decision. Remembering the family trips of her own childhood, she set a goal: travel to all 50 states before her oldest son, Grant, graduated from high school in 2024.

And here's the news: They did it.

Some of their favorite memories include touring the White House; watching rehabilitated sea turtles released at Top Sail Beach, North Carolina; spotting more than 60 whales off their balcony during a cruise in Alaska; seeing "Six" on Broadway in New York City; and spending a week in Maui.

The toughest trip to plan was the Fletchers' tour of 11 eastern states. Originally scheduled for summer 2020, the trip was canceled due to the pandemic. Instead, Fletcher pivoted just a few weeks before departure and planned a new route — visiting eight national parks in 10 days across the Four Corners states.

"It was the perfect trip during COVID as we could safely socially distance and still enjoy hiking, driving and taking photos in this beautiful part of the country," Fletcher shares.

The best part, though, is that every trip achieved exactly what she had hoped — bringing the family closer together.

"The kids really enjoyed these trips," she says. "They were all so different, and they looked forward to the next one as soon as we finished each trip. Through this experience, they became master travelers."

As the travels unfolded, Fletcher coined a hashtag, #50statesbeforeGrantgraduates.

"It was our goal and had a fun ring to it as well," she says. "Every time we went on a trip, I posted pictures and documented our trip on Facebook for friends and family to see. Adding the hashtag was a fun reminder of our goal for ourselves and others."

Now, many ask Fletcher what is next. With everyone's schedules filling up, it's harder to coordinate, but the family has discussed an international trip to celebrate Grant's college graduation, which will coincide with Nolan and Karlin's high school graduations.

Fletcher is also planning some adventures with close friends and has begun preparing for her 50th birthday.

"My goal is to do five trips with friends and family in celebration, one for each decade of my life," she says. "I have already started thinking about those."

Ultimately, Fletcher lives by the motto: "Life is short — take the trip."



The Fletchers reached their goal of traveling to all 50 states on July 31, 2023...nearly 10 months before their self-imposed deadline of doing so before son Grant graduated.



The Fletchers at Icy Strait Point in Alaska.

"Our country has so much to see and to do," Fletcher says. "Travel has opened my kids' eyes to amazingly beautiful parts of the country they would not have seen otherwise. It has helped prepare them to consider where they might like to live someday. The memories you make with family during travel will last a lifetime... much longer than any gift you can purchase your children for their birthdays or Christmas. I am so grateful for reaching this goal and doing it as a family." ■

RUNorwalk 2025

A community tradition of fitness and fun

Lace up your running shoes and get ready for RUNorwalk 2025, taking place on Saturday, Oct. 25, at the Norwalk-McAninch Sports Complex. This annual event has become a beloved tradition for the Norwalk community, bringing together runners, walkers, families and friends for a morning of movement and celebration.

The day kicks off at 8 a.m. with both a 5K Run/Walk and a 10K Run. Participants will enjoy a certified course, ensuring accuracy and consistency for those looking to achieve personal bests or track official times. Thanks to the support of incredible volunteers, each route will be volunteer-guided, helping runners stay on course while cheering them on every step of the way. Whether you're an experienced runner or just starting your fitness journey, these routes are designed to be safe, fun and welcoming to everyone.

For the youngest participants, the Kids Fun Run offers a chance to join in the excitement. This short, non-competitive race encourages children to get active and experience the joy of crossing a finish line. Families love this part of the event, as it fosters a love for movement and



healthy habits at an early age.

After the race, all participants are invited to refuel and relax with snacks at the finish line. This is a perfect opportunity to connect with friends, celebrate accomplishments, and cheer on fellow community members as they cross the line.

RUNorwalk is about more than just running. It's about community. The event provides a space for neighbors to come together, support one another and enjoy a fall morning filled with energy and positivity. Whether you are chasing a new record or simply enjoying a brisk walk, this event has something for everyone.

While T-shirt registration has closed, there is still time to join the fun. Last-minute registrations are welcome, though shirts are not guaranteed.

Mark your calendar, gather your friends and family, and be part of a Norwalk tradition that celebrates health, connection and community spirit. RUNorwalk 2025 is your chance to move, laugh and make memories that last well beyond the finish line. ■

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



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OCTOBER 25 • 8:00 AM

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2025 MAIN EVENT SPONSORS



OUT & ABOUT



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Florence Nish — Colonial Life Insurance on Sept. 5 at the Norwalk Easter Public Library.



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Never Bored Games on Sept. 19.



Angie Cooper and Nikki Huetter at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Tim Klinker and Shawn Holloway at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Mack Boothe and Kali Lucas at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Jill Patava and Cindy Simpson at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Mel Guanci and Tim Portzen at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Jeff Longman and Kalen Ludwig at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



Natalie Zimmerman, Amanda Reid-Raper and Angie Cooper at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.



David Albrecht and Tom Phillips at the Norwalk Area Chamber of Commerce Member Breakfast at Wilson's Orchard and Farm on Sept. 18.

OUT & ABOUT

EMBER

Market

Ember Market and Friends was held Sept. 24.



Payton Webster and Staci Stanley with Homebody Living Company



Nate Lossner and Dan Garwood with Wicked Ferments Hot Sauce



Jenni Whitaker with Personalized Faith



Aubrey Secrest with Midwest Meets Design



Tiffany Lynch with Ember Market



Tiffany Rohe with Nixon & Norman



Nichole Swisher with Chris Cole Gardens



Kristine Houseman with Crosses & Cattle Boutique



Holly Rasavong with Scentsy



Rachel Halstead with Happily Handcrafted



Marechen and Finch Clark with FreeBird and Co. Coffee



Lindsey Sprouse and Dustin Reese with Ted Lare



Phoenix and Bree Hunwardsen with Pinch Pot Craft Kit

CLASSIFIEDS

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Donate your car, truck, boat, RV and more to support our veterans! Schedule a FAST, FREE vehicle pickup and receive a top tax deduction! Call Veteran Car Donations at 1-888-429-2331 today! (mcn)

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home. Guaranteed. Call 24 hour recorded message. 1 (877) 634-4326 ad code MW01. (mcn)

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HEALTH & MEDICAL

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(mcn)

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YOUR GROWTH.
YOUR ADVENTURE.



NORWALK COMMUNITY SCHOOL DISTRICT NEWSLETTER

OCTOBER 2025

National School Bus Safety Week is October 20-24! Throughout the week, Norwalk students will be learning about and participating in bus safety drills. Our bus drivers are an essential part of our district, playing a vital role in ensuring students arrive safely to and from school. A huge THANK YOU to our incredible NCSD bus drivers for safely transporting our students each and every day—your kindness, patience, and dedication do not go unnoticed!

1625 STUDENTS are registered for bussing



21 school buses that carry 77 passengers

10 Suburban/Vans 2 Handicap Busses



Norwalk CSD uses an online routing software, Tyler Technology, and a parent app, My Ride K-12, to track bussing for students. Students have bus passes and scan on and off the bus.

29 The Transportation Department has 29 drivers/substitutes, a secretary, and a mechanic.

40

ROUTES RAN DAILY

This includes: Special Education, specialized out of town to Winterset, Woodward and Granger. (This does not include all of the transportation for activities, which happens almost daily.)



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Fellowship

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• **Sunday Worship Services at 8:30 & 10:30 AM** •

***"FOR FROM HIM AND THROUGH HIM AND TO HIM ARE ALL THINGS.
TO HIM BE THE GLORY FOREVER. AMEN." - ROMANS 11:36***

Fellowship Community Church believes in creating a space where people can engage in life-giving community, have authentic encounters with Christ, discover their gifts, and use them for God's glory.

You're invited to join us on our mission to disciple
all peoples for the sake of His name!



CELEBRATING 30 YEARS • 1995 - 2025

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