

NORWALK

JUNE 2023

Living

MAGAZINE

Celebrate Norwalk FOURTH OF JULY

Parade, fireworks,
party in the park and
more summer fun

Meet Baylee Todd
EDUCATION

Chicken Shawarma Sliders
RECIPE

Regennitter enjoys being close to family
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WELCOME

A FESTIVAL as unique as its community

Not too many years ago, community festivals were few and far between. The ones that did exist were small in comparison to those today. Now, seemingly every community has a large, multi-day festival with food truck, parades, carnivals, live music and even fireworks. Several even choose to hold theirs on the Fourth of July. I have attended every community celebration in central Iowa at one point or another, and although they are similar, each has its own unique identity, too — as it should.



Suburban communities are sometimes criticized for having chain stores, cookie-cutter houses and traditional family make-ups. Those criticisms typically come from outsiders who don't live in the community or try to understand its unique characteristics. And, there is a reason why chain stores choose to come to a town, developers choose to build here, and families decide to move in. As a whole, suburban communities are cleaner than rural communities and safer than metro ones. Call it what you want, but those characteristics are magnets for people and businesses.

Meanwhile, if you drive deeper into neighborhoods, business districts and even cemeteries, you find that uniqueness I mentioned previously. The history is rich, and the pride is immense. The same can be said for community festivals, and that is ever apparent in Norwalk.

If you have not actively participated in Celebrate Norwalk Fourth of July, you are in luck. This year's event is just around the corner, and there will most certainly be a number of events and activities you will enjoy.

Once again, we share the details of this hometown event in the pages of this magazine. It is a wonderful part of this vibrant community and yet another reason why so many choose to call Norwalk home.

Thanks for reading. ■

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Celebrate Norwalk **FOURTH** OF **JULY**

**Parade, fireworks,
party in the park and
more summer fun**

By Chantel Boyd

Fireworks, a parade, live entertainment, a variety of food, and a lot of fun can be found in Norwalk during its annual Celebrate Norwalk Fourth of July. The tradition of this hometown festival continues, drawing people of all ages to enjoy a traditional Independence Day.

This year's Celebrate Norwalk Fourth of July begins with a drive-thru pancake breakfast at the fire station, sponsored by Michael Foods. This takes place on Sunday, July 2, at the Norwalk Fire Department and will run from 7-10 a.m. Patrons will enter the drive-thru from Chatham and Cedar streets on the west side of the Norwalk Fire Department.

A freewill donation for breakfast is appreciated, and proceeds will be given to the Hometown Pride group for its community projects.

"Michael Foods enjoys partnering with Norwalk Hometown Pride to further our commitment to serving and strengthening the community of Norwalk," says Kory Dammeier of Michael Foods.

FEATURE

Everyone loves Parade, Fireworks, and Party in the Park

On Tuesday, July 4, make sure to attend the parade at 10 a.m. with a route along Main Street. The parade has no shortage of candy, which makes it a favorite among kids.

This year's grand marshal will be the Chamber's Citizen of the Year, awarded to Women of Norwalk.

"Their recognition during the parade is a great opportunity for the community to recognize and celebrate the work this group has done for Norwalk families and youth," says Lauren Ebensteiner, executive director of Norwalk Area Chamber of Commerce, the host of Celebrate Norwalk.

New this year, a charge of \$10 per vehicle and \$5 for each additional vehicle will be required to be in the parade, with all proceeds helping support Norwalk Hometown Pride as they create and improve public amenities. To sign up for the Celebrate Norwalk parade, go to Norwalkhometownpride.org. If you are a nonprofit organization, email Jacksonhometownpride@gmail.com to sign up.

After the parade, head to City Park for live



Live entertainment will be featured at City Park following the parade.

music, a beer garden, yard games, bingo and local vendors. Admission to Party in the Park is free and includes live entertainment. The City State Bank stage will have live music by Des Moines cover band The Sheet, which will be playing familiar favorites with a reggae twist.

Bring a lawn chair or blanket and enjoy. In addition, the Lions Club will be running bingo games. Activities will run from 11 a.m. to 3 p.m.

"We try to make the Party in the Park a family-friendly environment, with multiple



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Norwalk Hometown Pride

Norwalk Hometown Pride was founded in 2018 with the vision of making Norwalk a better place to call home. The nonprofit is funded through donations, sponsorships and fundraisers. With the funds, the group builds a sense of community, creates and improves public amenities and celebrates what makes Norwalk great. There are seven Hometown Pride communities in Warren County and many more across the state. Business partners and volunteers power the organization. ■

food vendors and an upbeat band to entertain the kids. Yard games and bingo will be ongoing, and for families looking for a break from the July heat, we'll have a shade tent with seating," says Ebensteiner. "We will have a full day of family-friendly fun here in Norwalk."

Fireworks over McAninch Park

The Fourth of July events are a long-time tradition in Norwalk. Residents who can recall watching the parade with its bands and floats as a child now participate in the parade, marching in the Norwalk High School band, driving a Corvette, tossing candy from a flatbed truck, or waving to the crowds on the street.

"The Norwalk Hometown Pride and the Norwalk Chamber are proud to help make it happen yearly. We love that we get to carry on



The parade starts at 10 a.m. on July 4.

this tradition and memories that make it special," says Nichole Swisher from Norwalk Hometown Pride.

The Chamber of Commerce relies on the support of its member businesses and local volunteers to make this event possible.

"Event sponsorships, donations and volunteers are appreciated and key to making this event happen yearly. Please contact the chamber office if you'd like to help sponsor the event," says Ebensteiner.

Hosting this event takes months of planning and coordination between the Chamber of Commerce, Norwalk Hometown Pride, the City of Norwalk, and many local businesses and volunteers.

"We're lucky to have so many community members who want to be involved and ensure this event is done well and safely. We'll require dozens of volunteers during the event day, so don't hesitate to contact the chamber if interested," says Ebensteiner.

There will be food and exhibitor vendors in the Park after the parade. If you have any questions about being a vendor, get in touch with Nichole Swisher at cnswish@msn.com or go to Norwalkhometownpride.org. ■



The parade starts with the Cumming American Legion post leading it, says Ada Zinke, whose husband, Don Zinke is a member.

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MEULERS find the 'perfect' spot to live

Living near childhood home, lake and more

There's a lot that Kayla Meuler likes about her family's Norwalk home.

One of the best things, though, is that it's close to her husband, Jacob's, own childhood home.

Meuler, who has lived in Norwalk for eight years, shares that the house is also close to the lake, in a great neighborhood and was recently renovated — all factors that led to the couple purchasing the property when they did.

In addition, Meuler is glad to have a large yard.

"It's hard to come by this size of yard in town," she says.

As for their neighborhood, it offers the family "easy access to the lake, amazing neighbors and is a great area to raise kids," she says.

"I love the small-town feel while also still having access to necessities and being close to West Des Moines," Meuler adds about the reasons she likes the Norwalk community in general.

Looking to the future, Meuler hopes to get more involved in

community organizations and activities, but, right now, her two young children keep her busy.

"My kids are very active, and they are involved in a lot," she says.

She recently opened a business in town, too, which keeps her plate full.

"I've always had a passion for hosting get-togethers with friends and family," Meuler shares. "This past fall, I decided to chase my dream of becoming an event planner. My business partner, Cara, and I started up Sweet Magnolia Events, LLC."

Through it, Meuler helps plan and design anything from birthday parties to weddings.

"It's such an honor to be able to help people who love to make memories and provide that extra touch or just take that stress off their plate," she says. "We are just two moms with a passion for getting people together and love any reason to celebrate."

Ultimately, for Meuler and her family, there's nowhere better to work from and plant their roots than right where they live.

"Norwalk is such a great community," she says. "It's growing every day but still has that small-town vibe, and everyone is so nice and caring. My husband grew up here, so we are close to family, which is a huge plus. We absolutely love the schools, the diversity and culture Norwalk brings." ■



Kayla and Jacob Meuler are raising their children close to where Jacob grew up.

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SENIORS and the heat: safety tips

Summertime is a time for most individuals to spend outside enjoying the nice, hot weather, whether it is relaxing by the pool, gardening, going for a walk or enjoying a nice lemonade on the porch. However, for seniors, summertime and the heat can be dangerous if the proper safety measures are not taken. Here are some helpful tips ranging from what to wear to what to drink for seniors and their caregivers, so they can make sure to have a fun, safe summer.



The first tip is to ensure your loved one's air conditioning is working properly and insulated. This should be done prior to the temperatures rising during your summer home maintenance check. To reduce the amount of heat entering your home, cover your windows by using drapes or shades. If, for whatever reason, your air is not working properly, use fans throughout the house and carry a spray bottle full of water to help cool you down.

The second tip is to stay hydrated. Since seniors are more susceptible to dehydration due to the loss of the ability to conserve water, they don't always sense their thirst. Ensure that your loved one always carries a water bottle, and start them on a drinking schedule to ensure they are drinking enough water to stay hydrated. We suggest having fruit-infused water available. There are many benefits to fruit-infused water for seniors.

The third tip is to consult with your doctor over your current medications. Some medications are less effective if stored in higher temperatures. You want to ensure your loved one's medications are working effectively even during the scorching temperatures.

The fourth tip is to wear appropriate clothing. Everyone, young to old, should wear sunscreen. Remind your loved one to wear sunscreen when leaving the house and to apply it frequently. Have your loved one's wardrobe stocked with light-colored and loose-fitting clothes to be more lightweight and cool. Also, make sure these clothes are made out of cotton instead of synthetic fibers, since they tend to be more lightweight and comfortable. It is a good idea for seniors to wear a hat to protect their scalp as well as the ears.

The last tip is to be aware of any warning signs of heat-related illnesses. Watch for signs of shallow and fast breathing, headaches, dry mouth, pale or clammy skin, muscle cramps, nausea, disorientation and excessive sweating. Seek immediate medical attention for any of these symptoms.

If you and your loved one follow these safety tips, you will have no issues enjoying this wonderful time of year. ■

Information provided by Sadie Kuennen, community relations coordinator, Edencrest at the legacy, 2901 Cedar St., Norwalk, 515- 250-2806, welcomelg@edencrestliving.com.

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PROUD of her hometown

Regennitter enjoys being close to family.



Megan Regennitter and her husband, Cody, looked at various communities in the metro when returning to Iowa to live. Ultimately, they found a home in Norwalk, her hometown.

Megan Regennitter is a hometown girl.

She grew up in Norwalk on East 17th Street and graduated from Norwalk High School in 2008. She left for college before moving back home with her folks while she attended law school at Drake University from 2012 to 2015.

After graduating law school, she and her husband, Cody, lived briefly in Peoria, Illinois, and Davenport. Then in 2019, they decided it was time to return to central Iowa.

During their home search, the Regennitters looked in a variety of Des Moines suburbs. Ultimately, though, her hometown seemed like the best fit.

“Despite widening our search, Norwalk just ticked all the boxes,” she says. “We were close to our jobs, had plenty of room to grow,

and we had plenty of amenities in town, while being close to all the perks of other Des Moines neighborhoods.”

Regennitter adds that they love the small-town feel as well. And, it doesn’t hurt that living in Norwalk is a family affair, either.

“My family — my parents, my sister’s family, my grandfather and my aunt — all live in Norwalk,” she explains.

Regennitter spends a lot of time in her reading room, which features a big, comfy chair and an ample amount of natural light. She also enjoys the kitchen/living room area because it’s where the family tends to gather most often. Or, she can often be found in the backyard with their chocolate lab, Rocky.

The Regennitters are fortunate to have wonderful neighbors, too, she says.

“Everyone is friendly, and we tend to look out for one another,” she says. “We have lots of kids in our neighborhood, and I love to see them playing outside. We’re also very close to Warrior Park, and hearing the kids play there always brightens your day.”

For Regennitter — a longtime resident and current chairperson of the Norwalk Planning and Zoning Commission — it’s “amazing to see how Norwalk has changed over the last 10 to 15 years, but we’ve still been able to maintain a cohesive community dynamic. I’m looking forward to seeing how Norwalk Central changes the commercial landscape in our community.

“I feel very blessed to build my life in the town I grew up in and to live so close to my family,” she adds. ■

EVENTS IN THE AREA

Check for cancellations

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



Norwalk Farmers Market

Fridays through Oct. 14,
4-7 p.m.
701 Main St.

Norwalk Farmers Market is every Friday, from 4-7 p.m. in the Norwalk Christian Church's parking lot. You can find locally grown, handcrafted, and homemade treasures. Come out with your family and friends to support small local businesses.



Summer Stir

June 9

Hosted by CITYVIEW, the traveling cocktail party returns to various establishments in downtown Des Moines. Sample 10 tasty summer cocktails for only \$25 (\$30 at the door). <https://summerstirs.dmcityview.com>

Warren County Fair Youth Container Gardening Contest

Registration due Friday, July 21

The Ackworth Garden Club, in cooperation with Indianola Parks & Recreation, is again hosting the Youth Container Gardening Contest, open to all children K-12 who reside in Warren County. Each participant is responsible for their own container. The plants selected should not exceed \$25 per container. The plants can be grown from seed, purchased from local nurseries or even cultivated from existing plants. Register online no later than Friday, July 21 at ackworthgardenclub.blogspot.com. Select the Special Events tab then Youth Container Contest Event for details and registration link. Judging takes place at the Warren County Fair. Prizes are awarded.



Quinn Trilk to perform

Quinn Trilk, 17, is celebrating the release of her seven-song EP at xBk on Sunday, June 25. She will be performing with a full band. Her opening act is Riley Jane. Tickets are available at www.seetickets.us/event/Quinn-TrilkEPReleaseParty/552154. Quinn is an upcoming senior at Norwalk High School and Riley is a 2023 graduate of Norwalk High School. Quinn will also be performing at Capital City Pride Fest, Beavertale Bluegrass Fest, Soundcheck Fest and Norwalk Music Fest.

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June 9-11

PrideFest marches into the Historic East Village with a parade alongside a celebration of pride in the Iowa capital. www.capitalcitypride.org/pride-fest

Music Under the Stars

Various dates and locations

Music Under the Stars, one of the oldest musical traditions in Central Iowa, begins its 76th season June 11 with a free concert featuring the Des Moines Metro Concert Band and the Big Band exploring the theme "As Summer Was Just Beginning." The season includes six free concerts on June 11, June 18, June 25, July 2, July 9 and July 16. All concerts begin at 7 p.m. and conclude by 8:30 p.m. Four of this summer's concerts will take place on the westside Iowa State Capitol grounds. However, for the first time in the concert band's history, Music Under the Stars will relocate to the Lauridsen Amphitheater at Des Moines Water Works Park July 9 and July 16.

June 11, "As Summer Was Just Beginning," Vocals: Gina Gedler

June 18, Drake Night/Juneteenth

Celebration, Vocals: Tina Haase-Findlay

June 25, "76 Trombones," Guest Artist: Dr. Tony Baker, trombone. Vocals: Kellie Kramer

July 2, "Stars and Stripes and Sousa," Vocals: Napoleon Douglas

July 9, Lauridsen Amphitheater at Water Works Park, "Musical Madness," Vocals: Max Wellman

July 16, Lauridsen Amphitheater at Water Works Park, "Down on Bourbon Street" featuring NOLA. Vocals: Abbie Sawyer

Program details may be found at the Music Under the Stars website at www.musicunderthestars.org.

Spring Spirit Seekers Fair

414 31st St., Des Moines

June 10

Vendors feature healing arts, intuitive readers, activities for children and more. Step into a sample of central Iowa's spiritual community at this free event. You can also bring canned goods and nonperishables to donate to the DMARC food pantry. www.unitydesmoines.com



Green Days Festival

Terra Park in Johnston

June 15-18

A community celebration involving a beverage tent, parade and live entertainment for the entire family. <https://johnstongreendays.org>



Cajun Fest

June 17

Cowles Commons, 221 Walnut St., Des Moines

Cajun delights make their way into downtown Des Moines with a spicy food contest, mask making, costume contest, live music and all the Cajun food your heart desires. www.cajunfestiowa.com/cajun-fest-2023

Des Moines Latino Film Festival

June 13-17

The film festival returns to Valley Junction's Railroad Park for its third year to celebrate Latino culture. www.latinocenterofiowa.org

Juneteenth Week

Various locations

June 19-23

Juneteenth week will have several events across several locations in the metro; iowajuneteenth.org

Science Iowa's Science Festival Trail

Raccoon River Park, 2500 Grand Ave., West Des Moines
June 18

Non-profit Science Iowa's Science Festival Trail returns on Father's Day 1-4 p.m. The free, family-friendly event will host stations designed to help Iowans have fun while learning about science. <https://iowascienceinterface.com>



Des Moines Arts Festival

June 23-25

Pappajohn Sculpture Park, 1330 Grand Ave, Des Moines

The Des Moines Arts Festival will host 190 of the nation's top artists in a beautiful urban street setting surrounding the John and Mary Pappajohn Sculpture Park and the Krause Gateway Center. The event will feature live music, food vendors and critically acclaimed art. The outdoor festival celebrating arts and culture attracts more than 200,000 people each year. www.desmoinesartsfestival.org. ■

TRANSFERRING insurance

We all know how stressful moving can be. There's a massive list of tasks to perform. It's no surprise that making new insurance arrangements might not jump out as your first priority. But do yourself a favor: Don't wait. The process isn't as rough as it seems. Below are a few key questions to investigate about moving any insurance. They don't cover everything, but they should get you going in the right direction.



• **Have you talked to your agent?** If you're happy with your insurance company, give your agent a call. Your agent should be able to tell you whether you'll need to find a new agent and how to transfer your policies to your new address.

• **What about new insurance or transferring insurance?** Talking with an agent is the best way to find out what you'll need to do to get new insurance or transfer your insurance to your new address. Your agent will also help you understand insurance requirements in your new location.

If you're moving between states, keep in mind that insurance coverage varies across states. For example, in California, due to the high frequency of earthquakes, you need to take special precautions to make sure your home is safe and secure in case an earthquake occurs. That's

not the case in Indiana.

Different states also have different auto insurance laws, and if you're moving to a new state, you'll need a new auto insurance policy, plain and simple. Most state laws require you to have homeowner's insurance before you even buy a home.

• **Are your possessions covered while you're moving?** Depending on how you've chosen to move — hired movers, rental truck, a portable container or DIY in the back of your old Honda — your property may or may not be covered between the time it leaves your home and arrives at its final destination. Some homeowner policies will cover your property everywhere, regardless of whether it's in your home or a moving truck. Other policies won't cover anything once it's out of your door. So, double check your policy or call your agent.

If your insurance policy won't cover your property, you can get coverage through the moving company. By federal law, moving companies have to offer supplemental insurance for your property that will include a set percentage of replacement costs, but you'll need to increase that amount to get full coverage. ■

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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See rules and vote at www.iowalivingmagazines.com/residentpoll. One vote per resident, please.

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- Bakery
- Catering Company
- Server/Bartender

AUTO BODY

- Auto Service
- Auto Body Shop
- Car Dealership
- Auto Parts Store

COMMUNITY

- Preschool/Daycare
- School (name of building)
- Park
- Community Festival or Event
- Church
- Pastor
- Chamber of Commerce

SHOPPING

- Grocery Store
- Boutique
- Retail Store
- Florist
- Home Improvement Retail Store
- Appliance Store
- Liquor Store
- Nursery or Garden Center
- Place to Purchase a Gift for a Man
- Place to Purchase a Gift for a Woman

ENTERTAINMENT

- Annual Event
- Dad/Child Date Spot
- Mom/Child Date Spot
- Place to Take Your Mom and Dad
- Place to Take Your Kids or Grandkids
- Place for Children's Birthday Parties
- Event Venue
- Golf Course

HEALTH/BEAUTY

- Hair Salon
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By Ward Phillips

HOSPICE services: Chances are they're not what you think

Charles had been living with diabetes and related conditions for several years when his health took a turn, and he was told his condition was life-limiting. Although Charles knew he was very ill, he and his wife, Carrie, were stunned when Charles' doctor began talking about the benefits of hospice services.



"We were so confused; we knew hospice is for people who are ready to die, and, in our minds, Charles certainly was not that sick," Carrie says. "The doctor had said there was not anything new they could do for him, and his diabetes had taken a toll on his whole system, and he had had two strokes. But I thought he was doing better. So, when we heard that, we didn't know what to do."

The doctor took the time to explain that even though he did feel Charles had some time, he qualified for hospice services because he had a life-limiting illness and that hospice care would afford him some amenities — all covered by insurance — that could enhance his quality of life.

That made sense to Charles and Carrie, and they decided to look into home hospice services. After their adult children had returned to their homes out of state after the holidays, Carrie scheduled a meeting with a care team.

"We learned in that first meeting that there was a lot we didn't know," Carrie recalls. "They talked about pet therapy and music therapy and all kinds of things that ended up making Charles' quality of life the best it could have been in those last months. He lived for eight more months and was content and comfortable almost all the time."

Ideally, hospice services can and should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for services, enabling an individual to live life in comfort for the days, weeks or months that remain in their life. And, the earlier hospice services are started, the more they can — as in Charles' case — benefit the person who is ill as well as the whole family.

"The hospice team was there when we needed them but also left us alone to have a lot of family time, and the kids and I were all very comfortable with how they fit into our lives," Carrie says. "When Charles took a turn for the worse, and it was clear there was not much time left, the hospice nurses made sure he was never in pain. When he passed, it was very peaceful, and they have been very supportive to all of us, even since then."

If you and your family are faced with the need to make a decision around hospice care, feelings of anger and confusion are normal and making that first call to a hospice provider can be difficult. But know that, once you've taken that first step, having care in place can make your loved one's last weeks and months more relaxed and meaningful for them — and for all who love them. ■

Ward Phillips is vice president of market strategy and business development for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice services, for older adults. Call Ward at 515-669-2205 to learn more.

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As experts in health and well-being, we provide personalized hospice services for your loved one while we support you and your family the whole way. That way, you can focus on celebrating life without worrying about what's next. We'll be there to hold your hand ... while you're holding theirs.

See what else you might not know about hospice care at wesleylife.org

**IT'S NOT ABOUT DEATH.
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AVOID surprises: 8 things Medicare doesn't pay for

Original Medicare (Parts A and B) covers many medical and hospital services. Some of the things it doesn't cover might surprise you.

1. Opticians and eye exams - While original Medicare does cover ophthalmologic expenses such as cataract surgery, it doesn't cover routine eye exams, glasses or contact lenses. Nor do any Medigap plans. Some Medicare Advantage plans cover routine vision care and glasses.

2. Hearing aids - Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

3. Dental work - Original Medicare and Medigap policies do not cover dental care, such as routine checkups or big-ticket items, including dentures and root canals.

4. Overseas care - Medicare usually doesn't cover health care while you're traveling outside



the United States. Some Medigap policies cover emergency overseas medical costs. Most plans have a \$50,000-lifetime limit for foreign travel emergencies.

5. Cosmetic surgery - Medicare doesn't generally cover elective surgery such as facelifts or tummy tucks. It will cover cosmetic surgery in the event of an accidental injury or, if needed, after another treatment, such as reconstruction following a mastectomy.

6. Chiropractic care - Original Medicare does not cover most chiropractic services or tests that a chiropractor orders, including X-rays. Part B pays for one manual spinal manipulation by a chiropractor to correct vertebral subluxation. Some Medicare Advantage plans will cover chiropractic services.

7. Massage therapy - Original Medicare doesn't cover massage therapy. When it comes to pain management, Medicare does cover chiropractic care in certain limited circumstances as well as physical and occupational therapy prescribed by a doctor.

8. Nursing home care - Medicare pays for

limited stays in rehab facilities, for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But, if you become so frail or sick that you must move to an assisted living facility, Medicare won't cover costs. The average monthly cost of an assisted living facility in the Des Moines area is \$4,803, while a private room in a nursing home facility is \$7,756 a month, according to a 2021 study.

Understanding what's covered is the first step in navigating the Medicare maze of decisions. You also have to make sense of all the supplements and figure out how to pay for long-term care if you need it. ■

Get the critical information you need to make Medicare decisions that work together with the other choices you'll have to make about income, investments, taxes and more in retirement by using the QR code below or by going to RetireWithMerkle.com. Information provided by AnnaMarie Morrow, Director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Sources: Medicare.gov AARP.org

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IT'S HEATING up

The cost of keeping your home or business cool in the summer months is going to be the biggest driver in utility costs. There are some simple steps that will assist in managing those costs. Here are our top seven.



1. The best way to lower your HVAC electricity consumption is to replace an old AC unit. These modern devices actually end up saving homeowners in the long run; the monthly drain on electricity is that dramatic. New units are Energy Star certified for conservation, which means they will reduce your electricity usage considerably. If your current air conditioner is more than 15 years old, it's time to think about replacement.

2. Is your main living space and basement nice and cool while all your bedrooms feel like a sauna? A ductless heat

pump is the perfect solution. You will increase your comfort, reduce the workload on your existing system(s), and lower your utility bills all at the same time. Ductless mini split heat pumps can be added to an existing HVAC design very easily.

3. Replace your thermostat with a programmable unit. These are smart little tools that let you control the AC when you're not home. Setting a timer on the programmable thermostat will allow you to set the temperature to fit your habits, which means the AC won't have to work as hard or use as much energy.

4. Install ceiling and/or floor fans to circulate the air. Your home will feel cooler, along with helping your air conditioner work a little less hard. During the summer, use your ceiling fan in the counterclockwise direction. The airflow directly underneath the ceiling fan should push down, creating a wind-chill effect, which is going to make you feel cool.

5. Clean your air filters. It's such a simple

chore, but the return is outstanding. A clean filter improves the functioning of your HVAC unit, causing it to use less electricity. It's an easy, low-cost way to lessen your monthly electricity usage.

6. Keep your HVAC fan on "auto" rather than regulating the fan speed yourself can actually save you money on your AC bill. Why? When it's set to auto, your fan is programmed to run at the lowest speed and for the least amount of time possible.

7. An AC won't run as efficiently if it's being blocked in some way. Therefore, when you remove unwanted debris or tall grass that could be obstructing the flow of air surrounding your unit, you are ensuring that the performance of your AC isn't compromised and therefore costing you more. ■

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Andrei Murphy
President

WHEN LIFE spins out of control

Most of us feel like we have our lives all together — most of the time anyway. But there are times when the unexpected arises, and then, in spite of everything we do, we find our lives spinning out of control. As a local church pastor, I hear stories practically every day of people who just found out they had cancer, those with loved ones unexpectedly passing, a sudden change in their financial status or even worse. Whether it's a loss of a job, an ominous report from the doctor, a phone call from the police, or the unexpected death of a friend or family member, these, too, are part of the landscape of life.



Gracia Burnham knows what it's like to have life spin out of control. While missionaries in the Philippines, Gracia and her husband, Martin, were kidnapped by terrorists and spent the next 13 months as hostages in the jungle. In a violent gun battle, they were finally rescued by the Philippine army, but, in the process, Martin was mortally shot and Gracia wounded. Their story of faith in the midst of terror and tragedy is told in Gracia's book, "In the Presence of My Enemies," a New York Times Bestseller. Through 13 months of living as a hostage, malnutrition, enduring 16 gun battles and in constant fear for their lives, Gracia and Martin learned that God is faithful, even when — especially when, life spins out of control. The Bible says in Lamentations 3:22-23 "Because of the Lord's faithful love, we do not perish, for His mercies never end. They are new every morning; great is Your faithfulness!" Whether in life or in death, God is faithful now and forever to all those who put their faith in Him.

Today, Gracia lives on the other side of those awful times of desperation and fear. She travels the country sharing her amazing story with others. Like all of us, however, she still experiences the unexpected, but she has learned the faithfulness of God and, therefore, in spite of life's difficulties, she knows where to turn and who to trust. She's learned from experience the promise of Psalm 46:1, "God is our refuge and strength, a helper who is always found in times of trouble." How about you? Is your life spinning out of control? God will be your refuge and strength and will help you through your trouble as well. Why not pause and talk to Him right now? You'll be glad you did. ■

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



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TIME to roll?

When you leave your job or retire, you have an opportunity to manage your funds in an employer-sponsored retirement plan such as a 401(k), 403(b), or government 457(b) plan. Depending on the situation, you generally have four options. These include leaving assets in the former employer's plan, transferring assets to a new employer-sponsored plan, rolling over assets to an IRA, or withdrawing the money. The approach that typically gives you the most control over the funds is to transfer some or all of the assets to an IRA through a rollover.



Reasons to consider rolling over to an IRA

- You generally have more investment choices with an IRA than with an employer's 401(k) plan. You typically may freely move your money around to the various investments offered by your IRA trustee, and you may divide up your balance among as many of those investments as you want. By contrast, employer-sponsored plans generally offer a limited menu of investments from which to choose.

- An IRA may give you more flexibility with distributions. Your distribution options in a 401(k) plan depend on the terms of that particular plan, and your options may be limited. However, with an IRA, the timing and amount of distributions are generally at your discretion (until you reach the age at which you must begin taking minimum distributions).

- You can roll over (essentially "convert") your 401(k) plan distribution to a Roth IRA. You'll generally have to pay taxes on the amount you roll over (minus any after-tax contributions you've made), but any qualified distributions from the Roth IRA in the future will be tax free.

When evaluating whether to initiate a rollover always be sure to (1) ask about possible surrender charges that may be imposed by your employer plan, or new surrender charges that your IRA may impose, (2) compare investment fees and expenses charged by your IRA (and investment funds) with those charged by your employer plan, and (3) understand any accumulated rights or guarantees that you may be giving up by transferring funds out of your employer plan. ■

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

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RECIPE

SHAREABLE sliders for a nutritious summer meal

(Family Features) Fresh, mouthwatering food hot off the grill is a sure sign of summer fun. Hosting sunny get-togethers this year can be made easy when you show off your grilling skills with a simple, nutritious and flavorful recipe.

These Chicken Shawarma Sliders are a delicious example of how to grill healthy summer meals without forgoing favorite flavors. They're part of a curated 12-recipe collection of healthy, balanced dishes from the snacking experts at family-owned Fresh Cravings, known for its chilled salsas, hummus and other dips, which teamed up with eMeals, America's leading provider of meal plans.

"These sliders are a fantastic — and healthy — option for your next gathering," said eMeals Senior Nutrition Writer and Editor Rachel West, RD. "The marinade uses a mix of pantry-friendly dried herbs and fresh garlic to give the lean grilled chicken breast some oomph. The lettuce and red onion add cool crispness and crunch to the sandwiches while Fresh Cravings' creamy, flavor-packed hummus gets some nutritional bonus points by providing a dose of protein and fiber."

Find the entire recipe collection by visiting emeals.com/campaign/Fresh-Cravings-Healthy-Eats. ■

Chicken Shawarma Sliders

Recipe courtesy of eMeals
Registered Dietitian Rachel West
Prep time: 25 minutes
Cook time: 10 minutes

- 2 pounds boneless, skinless chicken breasts
- 3 tablespoons olive oil
- 4 cloves garlic, minced
- 1/2 tablespoon smoked paprika
- 1/2 tablespoon ground cumin
- 1/2 tablespoon ground coriander
- 1 teaspoon salt
- 1/2 teaspoon cayenne pepper
- 1 package (12) slider buns
- 1 container (17 ounces) Fresh Cravings Honey Jalapeno Hummus
- 1 package (8 ounces) shredded lettuce
- 1/2 small red onion, sliced



DIRECTIONS

- In zip-top plastic bag, use meat mallet or heel of hand to pound chicken to even thickness. Cut into 2-inch pieces and place in large bowl. Add oil, garlic, paprika, cumin, coriander, salt and cayenne; toss.
- Cover chicken and chill 8 hours, or up to 2 days.
- Preheat grill or grill pan to medium-high heat. Grill chicken 4-5 minutes per side, or until done.
- Serve chicken on buns with hummus, lettuce and onion.

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TIPS on visiting your loved one with dementia

Prioritize their schedule rather than your own.

Although it may be difficult, when planning a visit, it's important to prioritize your loved one's schedule. Doing so will give you a better chance of making the visit enjoyable and positive — for both of you. To determine what time is best to visit, speak to the team at your loved one's community. They should know your loved one's routine and be able to let you know what times of day they're at their best. It's good to avoid visits at times when they're napping, eating lunch or dinner or sundowning. A little advance planning should set you up for a successful, enjoyable visit — for both you and for them.



Bring something with you.

Arriving with a gift for your loved one or bringing a game or activity to enjoy together is a great thing to consider doing. When determining what you'll bring, think about what your loved one enjoys. Your goal is to bring them joy. Perhaps your grandma enjoys puzzles, or your dad loves airplanes — bringing her a puzzle to work on together or him a model airplane or a coffee table book about planes could be good ideas. Bringing old photos could spark good memories for them and elicit a few amazing stories from back in the day. Even having some of their favorite songs on your phone or a comfy warm blanket could add a little joy to their day.

Don't take offense.

Depending on where they are in the progression of their disease, they may or may not remember you. If they don't remember you, do not take offense. Simply introduce yourself and perhaps your relation to someone they do remember. Saying, "Hello Grandpa, I'm Amy, Bob's daughter," may be helpful. But if they're unresponsive to that, just go with it and make small talk. Be patient and take things slowly. Remember, this is difficult for them and for you, and they cannot control what they do and do not recall. Gentle reminders may be OK, but don't be argumentative if they don't respond in the way you hope. If they say something a bit mean or nasty, remind yourself that it's not their fault, the disease is causing their brain to malfunction. ■

Information provided by Alexis Morrow, executive director, Holland Farms Senior Living, 2800 Sunset Drive, Norwalk, 515-981-1888, www.hollandfarmsliving.com.

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Jerry, Holland Farms Resident



Jerry has lived at Holland Farms for almost two years. He likes the people – the other residents and staff.

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COUNCIL MEMBER'S CORNER

THOUGHTS ON PROPERTY TAXES AND VALUATIONS.

Most people agree that property taxes are too high and the recent property value appraisals from the County Assessor have brought this topic into sharp focus. Please let me share some thoughts.

Our property tax amounts are determined by several components, the assessed value of the property, the state rollback, the Mil Levi and the amount each taxing authority has levied.

Assessments:

The State of Iowa requires County Assessors to maintain the current market value for property within two years. Most Norwalk property values have increased markedly during that period. The property owner does have the right to appeal to the Warren County Board of Appeals if they believe their property has been wrongly valued. I have in the past and in another jurisdiction made such an appeal successfully. We found five similar properties in my area and compared their assessed value, allowing the Board justification to find grounds for the appeal. One might also do so if the Assessor has wrongly concluded that an addition or improvement on the property is complete and it is not.

State Rollback:

The State of Iowa has a formula in place to determine the amount of property value excluded from tax calculations each year. This year it was roughly 54% of the value that could be taxed and is based upon the production value of agricultural land and the market value of non-agricultural property. Early estimates are the rollback could be as low as 47% next year. That would mean that you would pay taxes on 47% of the assessed value of residential property.

Mil Levi:

One Mill is \$1.00 of tax for \$1,000.00 of the assessed value of the property. Each taxing authority determines the dollar amount for each thousand dollars of assessed property value. In Norwalk, we



Ed Kuhl,
Council Member

have consistently held or reduced this amount each year. The City however makes up only 40% of your tax bill, the School about 52% and the County, Township, Community College, and others make up the balance.

Possible Actions:

The City solution to the situation could be to adjust the Mil Levi down to counter the increased values, our growth has allowed us to do that over the past eight years. We have also been growing our nonresidential tax base in our community to shift some of that burden.

As of this writing the State of Iowa is considering two actions, the Senate favors a budget limit of 3% which is very painful for a community like ours that averages 7% growth each year. In that scenario, new growth becomes counterproductive as we would have increased services expense without the benefit of the increased tax base from the new growth. The Iowa House favors limiting tax increases to 3% year over year. This would still let us add our new growth to the tax rolls to pay for their increased demand for services. It is noteworthy that these two bodies have agreed to increase their own budgets by 3.7% for next year past the limit they themselves would impose on local governments.

Obviously, the City's actions going forward will greatly depend on what the State decides and how all this affects the amount of the rollback. Each City has different priorities, needs, and growth or lack of it and we hope our legislatures consider those matters. Please rest assured that whatever hand we are given we will do our best to provide adequate services, quality of life, and the least tax burden necessary to do so.

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Celebrate our Norwalk public works employees during National Public Works Week!



APWA announced the theme “Connecting the World Through Public Works” for the 2023 National Public Works Week poster. Public works is the thread that connects us all, no matter where we live in the world. Every public works professional strives to improve the quality of life for the community they serve, leading to healthier, happier communities.

The “Connecting the World Through Public Works” theme highlights the way public works professionals connect us physically, through infrastructure, and inspirationally, through service to their communities, whether as first responders, or daily workers carrying out their duties with pride.

Public works connectors help keep communities strong by providing an infrastructure of services in transportation, water, wastewater, and stormwater treatment, public buildings and spaces, parks and grounds, emergency management and first response, solid waste, and right-of-way management. They are what make our communities great places to live and work.

Please join us the week of May 21 – 27 in celebrating the quiet work these professionals do that makes life better for all of us in the City of Norwalk!



Employee spotlight

Benji Clemons, Community Development

Benji grew up on the southside of Des Moines and graduated from Lincoln High School, Class of 1997. Prior to joining the City of Norwalk staff, Benji worked as an Engineering Technician for the City of Des Moines. He was hired by Norwalk in August 2020 as the Code Compliance Officer and in 2022 he was promoted to Building Inspector I. “I enjoy being a part of the growing community and seeing all stages of construction projects around the City.”

Benji and wife Jenna reside in Norwalk. He has 2 adult sons, Casey and Corey and a stepson Joseph. They also have a niece, Haley, and nephew, Joey, that reside with them. Benji enjoys kayaking and piloting his hot air balloon! Interesting fact: Benji received his pilot's license at age 16 - two weeks before he received his driver's license!



Adopt-a-street

Would you like to be more involved in your city, but don't have the time to serve on a board or committee? How about getting your family or a group together to adopt a street? We have many sections of roadway available for adoption.

What type of commitment is included with Adopt-A-Street? Groups or individuals become responsible for that roadside for a minimum of two years, with at least two litter removals annually on the roadway. Adoption activities mainly include litter removal, but can be more extensive if desired.

The Adopt-A-Street program helps reduce litter along our roadways which beautifies our City, enhances the environment and builds broad-based community support for anti-litter and roadway beautification programs.

If you or your group would like to get involved or find out more about our Adopt-A-Street Program please either email us at publicworks@norwalk.iowa.gov or call us at (515) 981-9527.

BE A DOG RESCUER!

If you find a dog running loose that is friendly, take a moment to look for tags and call the owner. If there are no tags, list the dog on a Norwalk Facebook page. Many dog owners go to FB first to find their lost dog. Information may also be communicated to the City by calling (515) 981-9527. If the owner calls the City, we will get you connected.

If you notify the City to pick me up they will charge my owners a minimum \$75. Please save them money and me STRESS! More money equals more treats!



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WHAT TO do about acne

June is Acne Awareness Month, and as many as 85% of Americans say they have had a problem with acne at some point in their life. Acne is a multi-faceted issue that can not only have long-term effects on the skin, but long-term effects on emotional health and self-confidence.

Acne is a chronic skin issue caused by oil, bacteria, dead skin cells and inflammation. There are many ways that acne shows up: blackheads, whiteheads, red bumps, pus-filled bumps, and large, under-the-skin cysts. It can happen to anybody at any age, but most commonly to teenagers and young adults.

So, what can we do about it? First and foremost, see a skin professional. There are many topical and internal remedies that are useful, including prescription and non-prescription options. Make sure to invest in a clinic skincare routine including sunscreen, even if you plan on being inside most of the day. Your skin professional will guide you to what is best for your skin type, type of acne, and other skin goals you may have (such as anti-aging and dark spots). Make sure to avoid touching and picking at your face, drink plenty of water, and make sure you don't over-exfoliate your skin. Your skin needs to be protected from the environment, and over-exfoliation can let in bacteria and make your acne worse.

Your skin is your biggest organ and your first line of defense from the environment. Make sure you take care of it. ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-537-6590, www.vividlifespaspa.com.



MEET Baylee Todd

Looking forward to her second year teaching

Originally from Crystal Lake, Illinois, Baylee Todd first student taught at Orchard Hills Elementary School before joining the district as a third-grade teacher. She says she enjoyed her student teaching placements and knew that Orchard Hills was a special place. Now, she is thankful to be teaching at the Norwalk Community School District as she prepares to enter her second year as a teacher in the fall.

"I have recognized how kind and welcoming everyone is here in the Norwalk school district. My family lives in Illinois and Wisconsin; therefore, I wanted to be a part of a community that really cared for one another," Todd says.

Two of Todd's favorite memories from this past school year include Glow Day and Disney World Day. For Glow Day, Todd's classroom was filled with neon decorations, and she encouraged her students to wear white or neon colors. Her students also focused on multiplication, addition and subtraction skills while playing giant tic-tac-glow and ring toss. Glow Day was special to Todd because her students' faces lit up with excitement as they entered the classroom and saw it was literally "glowing."

"What I enjoy most about teaching is celebrating with the students. Our days have been filled with dance parties, theme days, mystery readers and learning. My class slogan of 'I can do hard things' has helped us celebrate throughout the school year," Todd says.

For Disney World Day, Todd's students took a virtual field trip to Disney World, Florida. Since they were learning about elapsed time in math, her students discussed the wait times of rides and created an itinerary for the rides they wanted to go on. The students then finished the day by watching fireworks over the Magic Kingdom. This day was also special to Todd because it took place right before spring break, and she wanted to help her students connect what they were learning in the classroom to real world experiences.

"I enjoy so many aspects about third grade. My job as a teacher has been so rewarding, and that is what I enjoy most," she says.

This summer, Todd is looking forward to spending time with her family and friends. She enjoys running, visiting farmers markets, reading and yoga. Todd has recently finished her first half marathon and hopes to complete more in the future.

"Being able to connect my experiences to my students and help them be successful has been rewarding. As I reflect on this year, I hope that I made a positive impact in my students' lives just as my teachers did for me growing up." ■



Baylee Todd enjoys special events in her classroom, such as Glow Day.



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Audiologists agree: Protecting your hearing should play a more important role in your day-to-day life. Music devices played at high volumes, sporting events, rock concerts,



noisy workplace environments and hunting all pose a serious risk to your hearing health. According to the Centers for Disease Control and Prevention, 17% of adults age 20 to 69 — approximately 26 million people — have suffered permanent hearing damage due to excessive noise exposure.¹ Custom earmolds provide a simple, inexpensive and effective solution.

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earmolds provide a custom-fitted solution that can be used in a variety of ways. Industrial workers, musicians, law enforcement officers, pilots, dentists, military personnel and hunters would all benefit from a custom noise suppression mold. These earmolds can also be useful for earbuds, hearing devices, cellphone and Bluetooth® accessories, motorsports and swimmers, who must contend with the risk of swimmer's ear.

Most earmolds are manufactured with open vents that vary in size based on patient needs. Those with larger vents are known as open fit, allowing low-frequency sounds to exit the mold naturally. These are recommended for people with good hearing in low pitches. Venting also contributes to a more natural sound quality and less occlusion (that "plugged up" feeling). Custom molds are similar to common earplugs and can be inserted and removed easily.

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earmolds can be crafted from a variety of materials. Your audiologist will give you options to choose from that may include acrylic, soft vinyl, silicone and polyethylene. Once the material is chosen, an impression of your ears will be taken using a putty-like silicone that will be used to create your final custom mold. This process takes about 30 minutes. After the impression is made, a replica of your ear shape is sent to the manufacturer, who will create the custom mold based on the unique shape of your ears. You should receive your molds in two to three weeks. Aesthetics, comfort, acoustics and a superior seal are all reasons an earmold can be advantageous to maintaining your healthy listening lifestyle. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.IowaHearingCenter.com. 1 CDC. (2022). Preventing noise-induced hearing loss. www.cdc.gov/ncbddd/hearingloss/noise.html



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During SDT for low back pain, the patient remains clothed and lies on a motorized table. The upper part of the table remains in a fixed position while the lower part, to which the patient is harnessed, slides back and forth to provide the traction and relaxation. The patient shouldn't feel pain, although they should feel stretching in the spine.

Decompression therapy typically consists of a series of 15 to 30 treatments, lasting 30 minutes each, over a four- to 16-week period. Call your chiropractor for cost and information. ■

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.



CANNABINOIDS: What they are and are not

You may have heard of CBD (cannabidiol) as a popular health and wellness product. It has quickly become a rising star because it has so many benefits to offer. To be clear, hemp-derived CBD is not marijuana, and it will not get you high. CBD is non-habit forming and is not addictive.

You may not know that hemp-derived THC (tetrahydrocannabinol) is also legally available in many CBD stores. Hemp-derived THC is great for assistance with discomfort and sleep, and it has the same intoxicating effects as marijuana-derived THC.

Whether it's body or joint discomfort, stress and anxiety, sleeplessness or lack of energy, cannabinoids can be a major help in bringing a person back to balance. A popular form to ingest it is known as a tincture, applied beneath the tongue for absorption, but there are also edibles, capsules, water solubles, topicals and much more.

Cannabinoids interact with the endocannabinoid system to assist the body in regaining its natural homeostasis. CBD has gotten much of its noteworthiness by helping children who suffer from seizures, autism, and even cancer. Hemp health has some societal barriers to overcome, but the evidence of its benefits when it comes to easing discomfort and providing positive mental health is overwhelming. ■

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036.



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A patient who starts with a “deep” cleaning can usually graduate to six-month interval cleanings in time. ■

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



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MENTAL time travel

Our minds have the fascinating power to transport our experience forward and backward through time. In memory, we can recall and relive events from our pasts, and, with the ability to forecast and predict, we can peek ahead to our expected futures. These impressive mental feats do come with a price tag, however. While remembering and anticipating are absolutely necessary to function as people, they can also greatly contribute to our suffering. We can become stuck on certain memories, ruminating on past events and whatever negative emotions with which they are associated. Similarly, we can imagine troubling possible futures that fill us with anxiety and dread. For many, this struggle is a key factor in staying mentally healthy. Having the ability to come back to the present moment, through skills like mindfulness or immersion in sensory experience are important ways in which we can prevent getting too caught up in either the future or the past. Managing our mental time travel is a lifelong skill, but, if you are finding it too difficult to develop on your own, there are professionals who can help you develop the necessary skills to feel more in control of where your mind takes you. ■



Information provided by Elijah Evans, TLMHC, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, evans@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

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HOW-TO

GUIDE

HOW TO CHOOSE A FINANCIAL ADVISOR

Working with a professional financial advisor could be the best investment you'll ever make. The best planners can help you meet your financial goals now and in the future. An advisor can bring their experiences and objective perspective to advise you on how best to save, invest and spend your money. They can also suggest avenues of money management. Some investments help lower your tax liability. Also they can help guide you through uncertain financial times.

To find a reliable financial advisor, start by asking your friends and family for suggestions. Research online for advisors in your area. Searching a potential advisor using brokercheck.finra.org will list any disclosures and the advisor's work history. Remember to research each advisor with an eye toward your own situation and goals. Once you have a list of possible advisors, set a time to meet, and see if the fit is right for you.

AREAS OF EXPERTISE

Financial products can contribute to your well-being and peace of mind. Some common investments are CDs, bonds, mutual funds, stocks and commodities. Weighing risk is essential. Some products will be better for your portfolio

than others. An experienced financial advisor can customize a portfolio especially for you. The financial advisor should also understand how much risk you want to take.

FEES OR COMMISSIONS

Inquire about how your advisor is paid for their services. Make sure you understand the fees you are paying, and that you are only paying for services you're actually using. Typically accounts are either fee based or commission based. A fee-based account charges a monthly fee based upon the value of your account. In a fee-based account you are able to make changes in the account without additional expenses. A commission-based account only charges a fee if, and when a trade is placed. The commission may be at the front end or back end for both the buy and sell depending upon the product.

Once everything has been completed to your satisfaction, you can choose a financial advisor. They will partner with you to reach your goals whether it's retirement, emergency savings, a vacation home, or another goal that you have. ■

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HOW TO CHOOSE A VENUE

An important event is coming up that requires large space, food and entertainment options. It might be just a party, or a wedding reception or business function. Whatever the function, planning for success means choosing the right venue, a subject often left to the last minute.

Here are some things to think about if you're considering finding an event venue.

LESS STRESS

Event planning is stressful. You will need a venue that lowers your anxiety level before and during the event.

This is especially true of weddings. Whether you or a friend is getting married, you will need an experienced venue staff. The employees should treat you and your guests with respect and grace.

Venues can be helpful with event planning. Top-quality venues regularly do business with many vendors. They can give you advice on finding other vendors in your area. They might be able to assist you in the planning

phase, which can help you relax as you plan for the big day.

CALL THE SHOTS

On the other hand, you should control the entire process. Be sure the details are meeting your expectations.

When you feel a venue is pressuring you or even making decisions without your consent, end the relationship. You need people who will work with you, not people who only consider what is easiest for them.

The theme, style and decor of the event should be your choice. Leave the smaller details to the venue's staff and management. Doing so will free you to focus on important aspects of the occasion.

SERVICES

Every venue is different when it comes to services. Some places offer hardly any services, while others help you set up and clean up. Placing tables and chairs is time-consuming. Taking down decorations and

equipment afterward can put a sour ending on a fabulous day.

Read your contract carefully. Unless you are on a very tight budget, look for a full-service venue that will set up and tear down as part of their pricing package.

TECHNICAL NEEDS

Your event might require special technical needs. For example, sound and lighting is vital for a musical event. The venue should have the right electrical and audio connections, as well as places to route and hide cables safely.

Weddings can also be a technical challenge. The band or DJ will need to have clear sound and a dance floor. Wedding photographers might have preferences about where backdrops and special lighting will be placed.

The best venues can help you have a successful, stress-free event. Finding the right place to experience your special occasion will be memorable for you and your guests. ■



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HOW TO CHOOSE A FLORIST

Flowers can make any occasion. Whether it's a wedding, birthday, anniversary or party, flowers speak a universal language and, when chosen properly, deliver the appropriate message.

So choosing the right florist can make all the difference. A professional florist will know how to make the colors, types of flowers and even scent work for your occasion. Selecting a local florist will be a clear advantage, allowing you to discuss your needs and view the selection of flowers available in-store and those that can be ordered.

Here are some things to consider when choosing a florist.

RESEARCH THE FLORIST

If you are purchasing a floral arrangement for an event, ask the venue staff for recommendations. They are often familiar with the best florists in the area. Popular florists are usually quite busy year-round, so

begin the process right away.

Family and friends may also have suggestions. Be sure to ask them for their experiences, as well as how much they paid for the services.

Meanwhile, determine your flower budget. It will be a factor in your decision-making process.

Also, look for floral arrangements in magazines. Clip out your favorite photos and put them in a notebook. Put a note about why you like these particular flowers. Pinterest is another way to look up arrangements. Present your Pinterest boards to your florist when looking for ideas for bridal bouquets.

Once you have a list of florists who are available, visit their shops and share with them what ideas you have for your flowers.

MEET WITH THE FLORIST

Inform the florist of your budget and ask for recommendations. The florist should

be able to give you numerous suggestions about flower arrangements.

Most florists have a scrapbook or website of their previous work. Each professional brings a sense of personal style to their arrangements.

If you are holding a large event, the florist might have recommendations about other event professionals.

Once you have chosen your florist, be certain to confirm the type of arrangements you will receive.

You should also know when the arrangements will arrive at the venue and who is responsible for placing the flowers in the appropriate spots. Confirm when payment is expected. Understand the floral contract before signing anything.

A professional florist will help you go a long way toward establishing the right environment for your event. The vivid colors and pleasant aroma will convey the right feeling for your special day. ■

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HOW TO CHOOSE A NEW CAR DEALER

Choosing a new car dealer is almost as important as choosing the car itself. You've probably invested some time into the make and model of car you want, but maybe not so much time, if any, thinking about the dealer.

There's usually no shortage of dealers who carry many of the popular models, so one may seem just as good as the other. Not true.

Pick the wrong dealer and you could get stuck with a lemon or unfair financing terms. A good dealer, however, will make the car buying process a transparent breeze and offer excellent after-purchase support.

Here are some things to think about if you're in the market for a new car.

CHOOSE THE RIGHT CAR

The first thing you need to figure out is what type of automobile you're looking to buy. This will help you narrow down brands and pick your best option. Large families may

need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car. The savings on gas will help ease your finances while you are in school.

Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few. Many of these amenities are now standard, but some involve extra costs.

If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers. Finding several dealers who sell the brand of car you want

is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end sales.

Of course, you should test drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure that you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible. ■

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HOW TO CHOOSE THE RIGHT LANDSCAPER

A well-designed landscape can add curb appeal and enjoyment to your home. Beautiful gardens, water features, and relaxing living areas all encourage you and your family to embrace the outdoors while enhancing your home's value.

But an attractive lawn and landscape can be difficult to achieve on your own. Enlisting the expertise of a professional landscaper can make the project and its upkeep much more manageable.

CONSIDER YOUR GOALS

When choosing a landscaper for your project, begin by asking yourself a few questions.

What are your goals for your new landscape? Do you want to improve the appearance of the front of your home or create a backyard oasis? Do you like modern, straight lines, or do you prefer a more natural look? A professional landscape designer will listen to your desires and create a comprehensive design that works with your home's style, color and outdoor space.

Here are a few things to consider when designing your outdoor oasis:

- Pathways and plantings in the front of your home can raise your home's value and offer instant curb appeal.
- Patios and fire features are excellent landscape additions for those who enjoy entertaining, while trickling water features offer tranquility after a long day at work.
- When selecting plants, consider the amount of time and money you want to give to ongoing garden maintenance. Your landscape professional will help you choose plants that you will enjoy for many years.
- If the people in your home enjoy cooking, you might consider an outdoor kitchen or wood-burning pizza oven, which can be used for most of the year.
- Understand what you can afford and are willing to spend annually on your landscaping.

Even if your budget is tight, don't get discouraged. You might complete your landscape in phases, completing the

paths and patios this year and adding the plants and water feature the next year. A professional landscape designer can help you design a plan and choose materials that achieve your vision and fit your budget.

PRIORITIZE YOUR NEEDS

Determining what you need will help you decide which services you require from a landscaping company. Professional landscape companies offer comprehensive design services, planting plans and installation, construction of retaining walls, patios, paths, and fire and water features. They also install and inspect irrigation and landscape lighting and offer some lawn care services.

Lawn care companies offer weekly or monthly lawn and garden maintenance, weed control, tree pruning and shaping, and some landscaping services.

Once you find a landscaper that meets your needs, you can sit back and enjoy your bountiful reward. ■

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HOW TO CHOOSE THE BEST DAYCARE

Choosing the best care for your child is one of the biggest decisions to make in your child's life. Where you find care will be the foundation of their future academic and social success. The weight of that decision may cause some stress, so we have put together some tips and tricks of what to look for when finding the right place for your child to learn and grow.

Here are a few things to consider while on the search for the right program:

STAFF

The quality of a daycare rests on its employees. The staff must be reliable and responsible. Request information on teachers' backgrounds and credentials during your tours.

Good hygiene habits are a must. Illnesses easily spread among children at a daycare due to the influx of outside germs coming together in one classroom. What types of

hygiene and protocol do they have in place?

Observe how the employees interact with children. Teachers who choose to work with children do so out of passion. You should see both the teachers and the students having fun during your tours.

FACILITY

While every school is decorated differently, you should feel at home and comfortable in the program you choose.

Inspect the bathrooms, dining areas, and nap rooms. Be sure to ask what the spaces look like during different times of the day, for example, how meal time compares to nap time.

Look at the play areas. Are they well-maintained? Is there plenty of room for children to run around? Is the play equipment safe and educational?

Every environment your child encounters in the program should be intentional with

early childhood education and development prioritized in the design.

ENTERTAINMENT AND ACTIVITIES

Every child should be engaged at their individual developmental levels throughout the day. High-quality daycares offer education-based activities to keep children engaged and learning throughout the day. Play-based educational activities are best practice for a center focusing on educating students while prioritizing fun.

Selecting a daycare is an important decision. Trust your first impressions and ask every question you can during your tours. If you do not love a center during your visit, don't be afraid of crossing them off your list. You can find a center that is suitable for your child.

With a bit of careful consideration, you should have no trouble finding a suitable daycare for your child. ■



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NORWALK native completes tour as commanding officer of U.S. Navy Airborne Squadron



Sailors assigned to Airborne Command and Control Squadron (VAW) 121 splash Commander Robert Whitmore, commander, VAW-121, after a change of command ceremony, March 8. Photo courtesy of the U.S. Navy

Commander Matthew “Toe” Campbell has relieved Commander Robert “Sluggo” Whitmore as commanding officer of Carrier Airborne Command and Control Squadron (VAW) 121. The change of command ceremony took place above the Nimitz-class aircraft carrier USS George H. W. Bush (CVN 77) during a scheduled deployment in the U.S. Sixth Fleet area of operations, March 16. Captain Alex “Waldo” Hampton, commander, Carrier Air Wing (CVW) 7, presided.

Whitmore, who is from Norwalk and a graduate of The Citadel, the Military College of South Carolina, assumed command of VAW-121 in January 2022. He led the Bluetails during their 2022-2023 deployment with CVW-7, aboard George H. W. Bush.

“I am extremely proud of the hard work and dedication of the sailors, chiefs and officers of the Bluetails,” said Whitmore. “During this deployment our squadron accomplished unprecedented tasking and we not only strived but excelled thus catapulting our community into the future. Serving as the commanding officer has been the honor and privilege of my life. I wish nothing but success for Commander Campbell and the Bluetails of VAW-121.” ■

FAREWAY breaks ground on new Norwalk site

Fareway Stores, Inc. hosted a groundbreaking ceremony May 30 for a new Fareway store site in Norwalk. The new, 24,000-square-foot location at 2200 Sunset Drive will replace the existing Fareway store located at 1711 Sunset Drive.

“Our new location will serve as the gateway to the Norwalk Central development in the heart of the city, and we want to thank city officials for their commitment to growth with Fareway,” said Fareway CEO Reynolds W. Cramer. “We look forward to continuing to serve area residents with a larger, updated shopping experience with improved access and aesthetics.”

“Fareway has been a longstanding and valuable asset to the community of Norwalk,” said Mayor Tom Phillips. “We are grateful for their commitment to Norwalk, the high-quality goods and services they provide, and the investment they’re making that will benefit all residents and visitors for years to come. This new Fareway store will be a great cornerstone for the entryway into Norwalk Central.”

Site work has begun, with anticipated construction completion in early 2024. The new, larger store footprint will boast a modern look, with more natural lighting and improved aesthetics, better access and parking, and energy efficiencies, such as rooftop solar panels. The new location will continue to provide for what Norwalk area customers have come to know and expect at Fareway — only the best in fresh, highest quality meat; a full-service butcher counter; farm-fresh produce; low, competitive prices; and the highest level of customer service, including to-your-car carryout. Additionally, the new store will continue to offer FastLanes, a self-service checkout option, and online shopping and curbside pick-up, available at Shop.Fareway.com.

“All around our city, you can see Fareway’s impact,” said Norwalk Area Chamber of Commerce President Travis Stanley. “Fareway not only provides Norwalk with groceries, but they help create a wonderful community by sponsoring events, providing space for numerous fundraisers, donating to local causes, and making you feel at home every time you enter. We are so proud to have Fareway as a long-time Chamber member, and we are excited to see their impact grow.”

Additionally, Fareway has partnered with the City of Norwalk and Heartland Sports Properties on multi-year, exclusive, naming rights opportunities at Norwalk Central Sports Campus. The outdoor turf fields will be known as “Fareway Fields” and the indoor basketball/volleyball court at the fieldhouse will be named “Fareway Court.” ■



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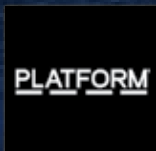
2023
DOWNTOWN
Summer
STIR



10
DRINKS
25
BUCKS*

FRIDAY, JUNE 9, 2023
5-9 P.M.
IN DOWNTOWN DES MOINES

PARTICIPATING LOCATIONS:



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summerstirs.dmcityview.com

*\$25 PRE-PURCHASE ONLINE PRICE. \$30 AT THE DOOR.



INTERNET ads and case values

In this day and age, people often consult the Internet for answers to their questions. Some of the most common questions in the legal field concern whether a case exists and the value of the case. Websites and advertisements purporting to provide answers to these questions abound on the Internet.

Such sites may purport to provide a settlement calculator or a case evaluator. In doing so, they completely disregard a point of law in Iowa that certain damages are not determined by a mathematical formula.

It is also notable that many such sites originate in states which may have different laws and different legal landscapes for a given matter. It may be that relying on an Internet formula to determine the value of a case would be no better than simply pulling a number out of the air.

In reality, there is one sure way to find out what a case is worth. A trial to a duly seated jury. Every case has strengths and weaknesses which are brought out through the legal process of presenting evidence and testing that evidence through examination in front of neutral fact finders.

An experienced attorney can inform the injured person (and the insurance company) how the unique facts of a case may affect the outcome and value of a given case. However, there is no "magic" formula for determining a case's value, and one should be wary of any site or individual who makes a promise to "tell you what your case is worth." ■

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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LAWN CARE

By Kevin Johnson

RAINFALL following an application

There is a common myth that rainfall, or moisture from your irrigation system, following a fertilizer or broadleaf herbicide application, will ruin what has been applied to your lawn. That is not necessarily the case. Moisture following an application, whether it is from mother nature or your irrigation system, is normally very beneficial. It helps to get your fertilizer application down to where the plant can get the most benefit. Your lawn is like a big sponge that holds 99.99% materials that have been applied — where they are applied. They do not run-off or become ineffective just because of the moisture that your lawn receives following an application. Most crabgrass pre-emergent products actually become more effective if some rainfall or moisture is applied if the herbicide product has a chance to dry on the leaf surface. This normally takes two to three hours following an application. If your products are applied in the morning, and it doesn't rain until later in the day, the odds are very good that the weed control will not be affected.

A good lawn care professional can provide you with the correct lawn information that will help you maximize the beauty of your yard. Take advantage of their knowledge and expertise. ■

Information provided by Kevin Johnson, All American Turf Beauty, 311 DeSoto Road, Van Meter, 515-996-2261.



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WHEN UNPLUGGING during a transaction can be beneficial

Technology, no doubt, has changed how one sells and purchases real estate. When working in residential sales, an agent has to be connected online to offer the most up-to-date service to clients— as well as to even procure



clients. Looking at houses begins, more often than not, with browsing online. As the process continues, it is made convenient with electronic communications, and e-signatures are being accepted more and more.

Yet, could there be a time during a real estate transaction when walking away from the screen might be as life-enhancing as finishing a wilderness trip? I believe so. Having made several trips leading teenaged boys through the Boundary Waters Canoe Area in Northeast

Minnesota, I recognized some things applicable to leading clients through the challenges of buying/selling their most expensive possession — their home — occasions when screen-free attention lead to prudent decision-making.

Trekking through the BWCA requires carrying in, and then out, whatever you might need — but nothing more. When making a change in housing, consideration of your personal possessions may seem irrelevant, yet walking through your home thinking how it appears to someone new might inspire you to put away some of the personal items. Standing at your curb and looking back at the front entry, you get a fresh perspective of its first impression.

Adventure in the wilderness begins as we paddle across the lake using maps and compasses to find the way; cellular service is minimal if not non-existent. Pictures online

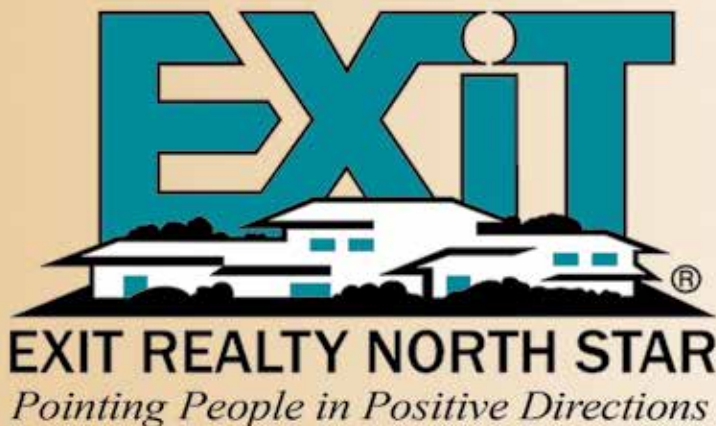
are there to make a good first impression of a house. Nothing rings as true as actually walking through a house, seeing details, touching structures, and even smelling the air.

The time is filled with challenges of all kinds, addressed using only our strength, skills, creativity and what's available. While seamless, straightforward transactions do happen, there often are issues that can turn into more than an inconvenience. These require a face-to-face relationship, negotiating, and experience to resolve.

It is dealing with challenges head-on together with someone who's experienced them before that produces forte and a sense of accomplishment. A good real estate agent is there to be a guide to positive experiences. ■

Information provided by Jon Niemeyer, owner, EXIT Realty North Star, 1039 Sunset Drive, Norwalk, 515-981-5131, Jon.Niemeyer@exitrealtynorthstar.com.

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MOOSE LAKE, MN



Through the wilderness or the
maze of real estate, Jon is a
guide to positive experiences.

Independent Member Broker

ABOUT the Chamber's scholarships

One of the chamber's favorite initiatives is the scholarship program for graduating Norwalk High School seniors. Each spring, dozens of students apply for these scholarships which are then reviewed by

a task force of chamber members. Students submit their transcripts, two short essays, and a letter of recommendation from an employer, coach or teacher. This year, our scholarship committee was impressed by the students' work experience, extracurriculars and volunteer hours, which made making the decision for the three scholarship recipients a challenge. While the committee took the students' transcripts into account, it was the essays that gave the reviewers insight into the character and work ethic of the applicants. Many students spent their high school years working for local businesses and noted that those opportunities



helped shape their path to college and that they hoped to return to Norwalk after schooling.

This year, the chamber made the program available to students who plan on attending a trade or technical school in the fall. The goal was to expand the pool of applicants and support students on multiple career paths. The pandemic brought awareness to the need for the trades, and it's anticipated that more and more students will choose this route.

Funding for the chamber's scholarships comes from our annual golf outing, which happens to be a favorite among members. This year, our golf outing will take place at Legacy Golf Course on June 21, and my goal is to generate enough funds to support an additional scholarship for 2024. Our scholarship committee hopes to revamp our program for next year and has been discussing ways we can better support our graduates and make a bigger impact, even looking at ways to support students going directly into the workforce. Change takes time, but with the forward-

thinking leadership we have on the committee, I know innovation is bound to happen.

I am proud to announce this year's scholarship recipients are Chloe Martin, Jonathan Tague, and our 2022 Student of the Year, William "Will" Chase. Chloe and Jonathan will be attending Iowa State University in the fall, and Will plans to attend the University of Iowa. We are proud to have them represent Norwalk as they make their way out in the world and wish them all nothing but success.

If you're interested in supporting this program, consider sponsoring a hole or registering a team for our upcoming golf outing. Registration and sponsorships can be located on the chamber website at norwalkchamber.org or by emailing the office at info@norwalkchamber.org. ■

Information provided by Lauren Ebensteiner, executive director, Norwalk Area Chamber of Commerce.

Celebrate

NORWALK

4TH OF JULY EVENTS

PARADE JULY 4 • 10AM

Parade starting at Norwalk High School Parking Lot. Bring a lawn chair and find a seat along the route!

PARTY IN CITY PARK JULY 4 • 11AM-3PM

FREE ADMISSION • City Park, 907 North Ave, Norwalk

Outdoor safe event for the whole family. Live music on the City State Bank Stage, beer garden, yard games, street vendors and food trucks. Bring a lawn chair and join us!

FIREWORKS AT DUSK *Sponsored by Norwalk Lions Club*

For more info contact the chamber office or visit www.celebratenorwalk.com

OUT & ABOUT



Jon Garling and Tim Stephany at the ribbon cutting held for Abbi Garling Portrait Studio on May 17.



A ribbon cutting was held for Abbi Garling Portrait Studio, 1043 Sunset Drive No. 3, Norwalk, May 17.



Whitney Sadler, Jean Strable and Amanda Reid Raper at the ribbon cutting held for Abbi Garling Portrait Studio on May 17.



Matthew, Shiloh, Charlie, Lincoln and Brandi Delveau at the ribbon cutting held for Abbi Garling Portrait Studio on May 17.



Tim Klinker and Travis Stanley at the ribbon cutting held for Abbi Garling Portrait Studio on May 17.



Barb Garling and Kari Kooker at the ribbon cutting held for Abbi Garling Portrait Studio on May 17.



Misty Alberigo and Sarah Bennett at Nacho Average Monday at Holland Farms in Norwalk on May 8.



Stephanie Roche at Nacho Average Monday at Holland Farms in Norwalk on May 8.



Cheryl Miller, Nick Olmstead and Amy Alden at Nacho Average Monday at Holland Farms in Norwalk on May 8.



Robin Leaper and Shauneica Lane at Nacho Average Monday at Holland Farms in Norwalk on May 8.

TRACK Meet

A track and field meet was held on May 11 at the high school.



Caleb Benzing and Matt Ramthun



Daniel Roche and Eli Robbins



Kadan Borcharding Johnson and Harrison Tripp



Tanner Merriman and Daniel Webster



Will Clark and Jacey Hutson



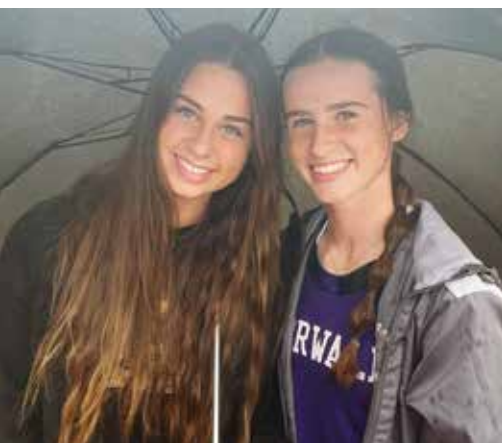
Jenn McLaughlin and Kim Burch



Mary-Kate Davis and Taylor Hanrahan



Claire Farrell and Brooke Seeley



Jada Livingston and Cambry Livingston



Grant Wallace and Ethan Franklin



Barb Ranck and Cheryl Hochstein

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Norwalk High School



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Norwalk High School

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