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of the Warren County Fair

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NO NEED to scratch and sniff

The Warren County Fair is just around the corner. These are times when people of all ages show their livestock, fruits, vegetables, and their projects of all kinds, and they are judged on their accomplishments. Great life lessons are learned by seeing a project through from beginning to end and being responsible for the day-to-day tasks in making that happen. This is ever apparent in our county fairs.



I was born and raised in a rural Iowa community, but I lived in town. In my teenage years, I worked on area farms, but I never spent much time really learning about the rural way of life, at least not the bigger picture. As such, the county fair — to me — was about demolition derbies, cotton candy, bumper cars and trying to win stuffed animals in the ring toss game. I knew there were animals there, as I could hear them and smell them, but I never really understood why. Most of my childhood friends who also grew up in town were in the same boat.

For the farm kids, this was a different story, as this was their Super Bowl. The competitions were important to them, especially for those contesting in the major livestock categories. Those trophies mattered then, and they still do today.

The unfortunate reality is that fewer and fewer farms exist in Iowa, and, as a result, fewer and fewer kids are participating in FFA and 4-H. Even so, few things define Iowa life like county fairs and, yes, the Iowa State Fair.

Whether you grew up on a farm, in a rural community, or in Iowa's metro areas, you can likely identify with the happenings of these fairs. If not, you have been missing out, especially with the smells and scents.

Several years ago, we published an Iowa State Fair "scratch and sniff" issue in CITYVIEW magazine with small circles on photos of things like corn dogs, lemonade, cotton candy, various foods on a stick, and livestock. We encouraged people to scratch the spot and give it a whiff. Of course, this was a farce, but it didn't stop readers from scratching, sniffing and sharing with others. It was amusing to watch as people really thought they could smell the photographed items.

Well, you don't have to scratch and sniff, as you can attend the Warren County Fair in person and experience the real deal. I make it a point to do so each year, and I now visit the livestock barns, too. And I enjoy every minute. Look inside for details on this year's county fair and plan some time to attend.

Thanks for reading. ■

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A FAIR TRADITION

**Residents share experiences
of the Warren County Fair**

By Chantel Boyd

While many of us are making plans to hit our favorite Warren County Fair events set for July 26-31, a number of residents have been working for weeks or months to prepare for the fair. As has been true for generations, 4-H and FFA members have been creating projects and caring for livestock and pets, working with them for hours on end to make the best impression they can during those few minutes with the judge — all in hopes of bringing home the coveted title of Grand Champion or Best of Show.

Westen McBee showed sheep at the Warren County Fair last years. His family enjoys the fair experience.



A passion for chickens

Eva Zrucky, 10, is a new member of the North River Limelighters, a Norwalk 4-H chapter, and is showing her chickens at the Warren County Fair this year. She will be entering fifth grade in the fall and has been preparing to show at the fair for the past year. Her mom, Heather Zrucky, says Eva is the only family member who has been in 4-H besides Heather's grandpa.

Eva has chosen a unique entry this year: her chicken named Pearl.

"Pearl, the white one, is my favorite, so I plan to show her. She is adorable, and she looks really pretty in the sun," Eva says.

Eva's parents, Heather and Seth, have been encouraging her to show at the fair.

"My mom wanted chickens about three or four years ago, and that got me interested in chickens. And my dad encouraged me to start 4-H and start raising chickens."

To prepare for the fair, Eva has been working with her chickens regularly.

"I plan and work with my pet chickens to make sure and find the best-behaved chicken in great shape. I love my chickens; they make great pets, so I think showing them at the fair will be

Warren County Fair July 26-31

Warren County Fairgrounds,
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fun," she says.

Since Eva has yet to show at the fair, she isn't sure what to expect or how any special steps she is taking now will impact how well she shows.

"I will ask some of my friends who have shown before and see if they can advise me," she says.

This is where the camaraderie of the other 4-H members comes in handy. Though the fair is competitive, there is also a great sense of community.

"I think it will be fun to see everyone and their animals and how they have worked so hard to get ready," Eva says, adding she knows it will be a lot of work, too.

"My least favorite thing about showing at the fair will be that this process is a lot of work.



Eva Zrucky looks forward to showing her favorite chicken, Pearl, at this year's Warren County Fair.

But it should be pretty fun, too," she says.

Eva's younger brother, Charlie, is interested in joining 4-H and perhaps showing at the fair, so he is excited to watch her. He plans to enter the open class at the fair with one chicken. His



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entry won't be judged as the event is just for practice, but he is excited to follow in his sister's footsteps.

Even the young work hard

Westen McBee has also been busy preparing for the fair this year. Westen is in second grade, and this is his second year participating in Clover Kids. Westen is the first member of his family to be in 4-H. He will be showing sheep and a calf at the fair.

Last year, Westen had cows on his mind as he showed at the fair; he showed his bottle calf and made a cow planter. He is also crafty and entered a wind chime, a bottle-cap sunflower craft, and Bucket of Junk project last year, and participated in the pet show.

Westen began showing when he was 6 years old, and even though he is one of the younger kids to show at the fair, he has been willing to put in the work for it. He works with the animals he wants to show, walking them, grooming them, and getting them used to being led around. He also must decide what projects he would like to do in Clover Kids. He can pick up to four projects to enter and then join any

open classes.

"He works hard on each project and is always so excited to put them on display," says his mom, Abby McBee. "The more open classes you enter, the busier you will be."

Westen's schedule for the day of the fair has varied, depending on what is on the schedule. Clover Kids participants can become quite busy. With his Clover Kids chapter, Westen also hosts the 4-H building, and he volunteers for the funnel cake stand.

After getting his animals to the fairgrounds, he gets them used to the area. Then he grooms the animals before the showing begins.

All of his hard work has begun paying off. Westen won first place in 2022 for his bottle lamb and second in the cookie contest.

Westen's favorite thing about showing at the fair?

"Showing my sheep. It's all fun. I also like telling people about the projects that I make and helping at our booth," he says.

Westen's mother, Abby, is the Norwalk Clover Kid leader. Kids who are interested in joining can learn more on the Norwalk Clover Kids Facebook group page.



Besides showing sheep, Westen McBee also entered the cookie contest and won a Second Premium ribbon.

Norwalk Clover Kids, for youth in kindergarten through third grade, will be hosting the 4-H building Friday, July 28. Clover Kids is a 4-H program to help youngsters develop life skills by "providing a unique, age-appropriate educational

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opportunity,” according to the Iowa State Extension Office. The club meets once a month, and, in addition to learning different life skills, the group participates in community service projects and learning more about 4-H.

Norwalk enrollment dates are Sept. 1 through May 15. If interested, call the Warren County Extension Office at 515-961-6237.

A family focus

All three of Val Oberbroeckling’s kids have been busy preparing for showing at the county fair this year. She is happy to help them showcase their 4-H projects.

Val’s children range in age and are all members of the Jackson Hilltoppers. Alena, 14, is in eighth grade, and Clara, 9, is in third grade and a member of Clover Kids. Cooper, the eldest, is 17, in 11th grade, and is involved in 4-H and FFA.

Cooper began his membership nine years ago when he was 8 and has been in FFA for the last three years. Alena has been in 4-H for five years, and Clara has been in Clover Kids for four years.

Both Val and her husband, Craig, were

involved in 4-H and FFA.

“So, it is a family tradition,” says Val.

The Oberbroeckling kids are showing a variety of animals for the fair. Cooper has a Chianina steer. Alena has a Shorthorn heifer, and Clara has a feeder calf and a rabbit. They will also be showing various projects. Cooper will take a coffee table he built as a project. Alena enters photography projects and baking items, and Clara will enter succulents she planted and a birdhouse she made. The siblings have been showing cattle and entering projects for as long as they’ve been eligible to do so.

In the past, Cooper made an outdoor Jenga game and Alena made a tie blanket and a quilted pillow. Clara has also made a fairy garden.

The Oberbroeckling children started showing back in 2013 with bucket calf projects and have grown into showing cattle.

Though the projects may change over the years, the preparation is similar and is a family bonding experience.

“We prepare for the fair by working daily with our animals — feeding, washing, walking and practicing for the show ring,” says Val.



Alena Oberbroeckling at the 2022 Warren County Fair.

The days the kids are showing are full of excitement for the family.

“That’s when all the long days of barn time with our animals show,” says Val. “It’s fun to be at the fair with our friends and help each other achieve our goals.”

Show day starts with them walking their cattle for exercise, feeding and watering them, and then it’s finally time to wash them and get

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Cooper Oberbroeckling grooms an entry at last year's fair.



Clara Oberbroeckling shows the ribbon she received for showing her rabbit last year.

them show-ready.

The hard work has paid off. Cooper has won Champion Showmanship and Reserve Champion Maintainer Heifer, among other honors. Alena has won Champion

Showmanship among others.

All in all, the family enjoys the fair experience, although there are a few drawbacks.

"The super early mornings are not my favorite," says Clara.

And her older sister and brother say they least enjoy having to get the tack and equipment ready.

"Once they finish the prep work, they have the best time," says Val. ■

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DON'T OVERLOOK retirement taxes

Ahhhhh, taxes — a necessary part of our American lives. They pay for roads, safety, and a whole host of other community-related services. We enjoy the benefits our taxes pay for but dislike the idea of paying more than our fair share.

Taxes follow you even into retirement. Those retirement accounts you've started drawing from, Social Security benefits you're receiving, and other income from accounts designed to support your lifestyle in retirement may be taxable.

For most of your working life, you've been in an accumulation phase — gathering and growing assets to be used to support you in your later years. During retirement, however, you move to a different mindset as you transition into a distribution phase. Planning for your retirement income includes a shift in perspective as you work toward preserving the assets you spent so many years building.

Most retirement accounts — including 401(k)s, 403(b)s, SIMPLE IRAs, SEP IRAs, profit-sharing plans, pension plans and traditional IRAs — are called qualified accounts. Qualified accounts are designed for retirement income; any money saved into these plans can be accessed without penalty after age 59 ½.

The IRS has allowed money in these accounts to be saved and grow tax-deferred, meaning the taxes have been delayed until some point in the future. You haven't paid any taxes on qualified retirement accounts yet.



When you start to take income from those accounts, taxes are owed at your ordinary tax rates at the time of distribution.

The key to preserving your assets is developing a long-term income and tax planning strategy that work together and answer key questions: When should I start taking income from my accounts? Which accounts should I take the income from? A retirement income strategy is designed to create a plan for optimizing your tax liability and your income — and maintaining that income for as long as you will need it. Even if you've already entered retirement, you can still benefit from retirement income planning and potential repositioning of assets to help ensure your strategy is as tax efficient as possible.

While distribution planning would start before retirement in an ideal world, people who have already entered retirement can also greatly benefit from building a distribution strategy to potentially pay less in future taxes. But where do you begin? What steps do you need to take today to help ensure success tomorrow? Check out our Retire Your Way Toolkit below for resources that will get you started thinking about all of the decisions you'll have to make in retirement and answer some of the big questions you have about Social Security, retirement income and longevity. ■

Information provided by Loren Merkle CFP®, RICP®, Certified Financial Fiduciary®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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SENIOR LIVING

By Sadie Kuennen

CLASSIC cars and the memories they make

To many seniors, their car was so much more than a means of transportation. A car was their first taste of freedom and a thing of pride and deep responsibility. There is simply nothing like the smell of exhaust as you roar down a country highway as the open air hits. This is the reason why so many of us look forward to this time of



year when car shows are frequent. I spoke with a resident at Edencrest at Green Meadows to discuss his favorite car memory. When I asked him this question, he enthusiastically began to speak about his 1958 Plymouth Fury with buckskin beige paint. This was his



Example of a 1958 Plymouth Fury

very first car that he bought brand new while attending college at Buena Vista University. He described the push button start, the fabric interior, the golden atomized aluminum exterior chrome — all with a smile draped across his face. It is certain that classic cars are engrained into the core memories of our seniors. Will the cars of our generation have this lasting effect?

Someone who is taking this idea to heart is Zachary Haynes, director of Edencrest at the Legacy. Zach is currently working hard on a classic car project of his own. He is working on a 1950 Desoto S-14 Custom. With its original wires, 6V battery system, flat head 6 engine with a fluid drive transmission under the hood, Zach has maintained its authenticity while providing necessary repairs. He first started by tearing the engine down and figuring out what was causing the vehicle to run hot, which he attributed to a bad thermostat. Once that was done, it was time to check over the fuses and investigate why the horn and radio did not work. He was able to locate the dead fuse and repair those issues. Surely this project is creating lifelong memories for Zach and his family.

It is obvious to all that classic cars provide something newer cars don't. What was once prized for its beauty and design was replaced with plastic and overly complicated technology. We no longer can customize our cars to our liking. We no longer have the power to fix our mechanical issues for a vehicle that might cost more than our house. For generations before us, having a car that fit your personality was a sign of expression. Personally, my first cars were bad experiences, rife with mechanical issues and not so ethical sales tactics. Our newer generations missed the golden era of vehicles. I hope we do not lose sight of how important a classic car can be to someone and how generations of memories are made built upon their chassis. ■

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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NEWS BRIEFS

RECIPIENTS of Bank Iowa Scholarship named

William Chase, a senior at Norwalk High School, Magdelyn Miner, a senior at Johnston High School, and Jackson Moore, a senior at Dowling Catholic High School, have been selected from Bank Iowa's West Des Moines region as recipients of the Spirit of Chandy Scholarship. The winners will each receive a \$1,000 scholarship.

Bank Iowa awards more than 20 scholarships to commendable high school students across the state annually. This year, Bank Iowa doubled its commitment by raising its scholarship awards from \$500 to \$1,000 each.

The Spirit of Chandy scholarship honors Bank Iowa co-founder Harry Barr's daughter, Chandy Barr Clanton, who passed away in 2009. Students are selected based on academics, character, leadership, honors/awards received and participation in school and community activities, including swimming, biking, running and flying — activities Chandy was passionate about. ■

PROCLAMATION notes mental health awareness

Gov. Kim Reynolds signed a proclamation declaring May 2023 Child and Adolescent Brain and Mental Health Awareness Month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds. The tradition of a party celebrated the youth's achievements during the year. Dr. Richards emphasized funding for future therapists and the thoughts of professionals about the age of consent within existing law. Our adolescents may perform well on higher education examinations; however, their brain is not fully developed until they reach the age of 25 or 26, Dr. Richards says.

"Our youngsters process information within the emotion of the amygdala as the judgment and consequential actions while the prefrontal cortex is developing. Whereas, adults think in rational terms of good judgment and consequences within a developed prefrontal cortex. Significant adults may help our youth by assisting them in looking at consequences with fact when acting upon impulsive behaviors beyond this minute," she says. "Adults may connect with our youth by asking if they want the person to just listen or to listen and offer suggestions when they come with a problem. Being involved in the child's activities, affirming his or her interests, and modeling a healthy diet, sleep pattern, how to love and be loved creates a safe space when we help our youth find purpose in life and the 'who am I' journey." ■



Gov. Kim Reynolds signed a proclamation declaring May 2023 (and all year) Child and Adolescent Brain and Mental Health Awareness month. Dr. Mary Richards presented Four Oaks youth artwork with messages to Gov. Reynolds.



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SDMJW celebrates 52 years

The members of the Suburban Des Moines Junior Women (SDMJW) donned their fascinators gifted by Nancy Lundstrom as they celebrated their 52 years of friendship and service on May 17, 2023, at Hyperion Field Club.

Chairwoman Shari Hawk lead the reading of The Collect and Wanda Snyder offered her heartfelt blessing prior to the luncheon. Members continue their servant leadership in Women Lead Change, Cemetery Preservation boards (Highland Memorial Gardens and SAPIC), Child and Adolescent Brain and Mental Health Awareness, Iowa Barn Foundation, Friendship Force and their churches.

The SDMJW Ambassadors traveled to the Mediterranean, Alaska, United Kingdom, USS Iowa, Reagan Ranch, Arizona, Illinois, Missouri, Florida and Alabama. Shari Hawk and Margo Lierman were celebrated for their 50-year graduation from nursing school and their nursing careers in the Des Moines area. RAGBRAI rider Audrey West is published in "Our Iowa" magazine about her experiences and Iowans' hospitality. Bobbi Segura is chair organizer of the Women Lead Change October conference in Des Moines.

Another fascinating time will be May 2024 when SDMJW celebrate



Members of the Suburban Des Moines Junior Women met May 17. Front row: Dr. Mary Richards, Dr. Eileen May, Bobbi Segura, Nancy Lundstrom, Shari Hawk, Dianne Banning; back row: Wanda Snyder, Marie Graff, Audrey West, Wendy Tack, Marcia Flaugh and Margo Lierman. Roses courtesy of Dr. Mary Richards.

with Shari Hawk as the chair assisted by Wendy Tack. Contact Mary Richards at mrichards@netins.net for information about SDMJW including the Ankeny, Johnston, Indianola, Des Moines, Saylorville, Polk City and Jamaica communities. ■



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NORWALK becomes family hub for Garlings

Good neighbors and a “grandma,” too.

Abbi Garling and her husband, Jon, moved to Norwalk in May 2021 for a few reasons, including its small-town feel.

“We tell people we kind of just picked it out of a hat of all the options around Des Moines — not a lot of research was involved,” Garling says.

Since the housing market that year was crazy, building a home seemed like the best option for the couple.

“The day we went to sign the papers to build the house, the builder rep we were meeting with got COVID and couldn’t meet us,” Garling explains. “A couple days before that, a friend from high school sent us a message about a house she saw on the Norwalk Facebook page. We decided to go check it out real quick before our meeting, just in case. We get there, and it’s exactly what we had wanted — the layout, the bedrooms, the location, the colors.”

The couple walked out of the house knowing it was the perfect fit for them. They put in an offer an hour later, and it was immediately accepted.

“We were so thankful for a move-in ready house and getting to spend the summer unexpectedly in the area,” Garling says. “We didn’t even need to paint anything.”

Today, the Garlings’ favorite part of their home isn’t material. It’s the neighbors surrounding them.

“We’ve embraced minimalism lately, so the house is nice, but it’s just a thing. The people around us are what make it feel like our home,” Abbi says. “I grew up with a Grandma Blanche across the street from us as a kid, so I was praying for a neighbor ‘Grandma’ so that our kids could experience that same blessing. The day of our inspection on the house, the electricity went out in Norwalk in our neighborhood. It was the greatest blessing as all the neighbors came outside that day, and instead of getting the inspection done, we got to meet all the neighbors, which made us feel way more comfortable moving to a new town, and we now have our adopted Grandma Connie across the street.”



Abbi and Jon Garling have found Norwalk to be a good community for their family and enjoy fostering kittens.



The icing on the cake is that a year after the Garling family moved in, Abbi’s only sibling, her sister, moved into the same neighborhood. This winter, her parents also purchased a home just two minutes away from them.

The Garlings enjoy the town’s amenities, such as visiting the library often. They also found Whiskers TNR of Warren County last year and became involved with their kitten fostering program.

“We get to take care of kittens in our house before they get adopted into their forever homes,” Garling says. “We like to travel, and we love kittens, so it has been a wonderful opportunity for our family.”

In addition, since Garling owns a business in town — Abbi Garling Portrait Studio, a photography studio she started 15 years ago in a different town — she’s grateful for the connections she’s made by joining the Norwalk Area Chamber of Commerce.

“They were immediately welcoming and kind, and multiple people jumped right in to help us move the business and find a retail space,” she says.

Ultimately, the move to Norwalk has proven to be one of the family’s best yet, she says. ■

TEENAGE drivers

Inexperience and immaturity make it much more likely that a teenage driver will have an accident than an adult driver. A driver in the age group of 16-19 is four times more likely to have an accident than an older adult and twice as likely to die in an auto accident. In some states, a 16-year-old is 20 times more likely to have an accident than an older adult. A 16-year-old is three times more likely to have an accident than someone 18-19 years old.

More than one-third of all deaths in the 16- to 19-year-old range are due to auto accidents. From an insurance standpoint, it is more expensive if your child has a vehicle driven primarily by them. Consider not getting your child his/her own auto and letting him/her drive a family car. If you insist on providing him/her with an auto, consider buying an inexpensive, but reliable, used car. Anticipate at least one or more fender benders.

In general, you are better off not buying collision insurance and not reporting these minor claims; an increased claims frequency can result in higher premiums or non-renewal.

Unless it is impossible, do not insure your child's auto under a separate policy. It is almost always advantageous, from a pricing and coverage standpoint, to have your child's auto on your policy. In addition, since statistics show conclusively that teenagers have a higher claims



frequency and severity, make sure you have a personal umbrella policy with at least a \$1 million limit. The cost can be as low as \$150 but could be as high as \$300 or more. Still, it's a bargain to protect yourself and your assets from catastrophic loss.

If applicable, ask for a "good student" discount. If your child's grade point average is a "B" or better, you could get a discount of 10-20% or more.

Most importantly, practice sound loss control. When dealing with teenage drivers, preventing accidents is more important than relying on insurance to fix things. Insurance can replace your vehicles and pay for broken bones, but it can't replace the most important thing in life ... your child.

Driving is a privilege, not a right. If your child violates your rules or the rules of the road, take that privilege away from them until they can demonstrate they understand the seriousness of this responsibility and the possible consequences of their actions. ■

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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BRING brunch favorites to the table

(Family Features) Few things go together like the weekend and brunch. Whether that means gathering with family, friends or a combination of both, it's the perfect time to slow down and bring your loved ones together for a lighthearted meal.

Catering to a variety of different palates requires a diverse menu of dishes ranging from fresh fruit and baked goods to proteins and more. A key ingredient to bring any spread together: Envy apples, which are a natural cross between Braeburn and Royal Gala apples.

With their beautifully balanced sweetness, uplifting fresh aroma, delightfully satisfying crunch and bright red skin that sometimes features a golden blush, they can be served fresh or paired with other brunch favorites in shareable dishes like the Brunch Board with a Twist. Plus, their naturally white flesh doesn't brown as quickly as other apples, making them easy to savor while enjoying time with loved ones.

Find sweet brunch recipe inspiration at EnvyApple.com. ■

Brunch board with a twist



- 2 Envy Apples, sliced
- boiled eggs, halved
- cooked bacon
- bananas, sliced
- berries
- miniature pancakes
- edible flowers, for garnish
- 2-3 Envy Apples, for garnish

Directions

- On breakfast platter, artfully arrange sliced apple, halved boiled eggs, bacon, bananas, berries and pancakes.
- Garnish with edible flowers and whole apples.

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 President

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THE SEASON for power surges. Is your AC safe?

Iowa's heat and humidity is legendary in the summer, which is why having a functioning air conditioner is such a necessity for homes and businesses. It is not unusual to see a home in the heat of summer that is 90 degrees or more indoors when the air conditioning is not working. Of course, getting an HVAC technician available during the biggest summer demand period will certainly be a major challenge, not to mention the availability of replacement parts and systems in today's environment.

• **What causes HVAC electronic components to fail?** Put simply, dirty power can cause excessive wear on electrical parts, motors and power supplies. In some cases, it can fry electrical components outright causing your air conditioning system to power off. Power surges, spikes and flickers during the hottest part of the day are common as the demand for



electricity to run climate control equipment is high. Dirty electricity, which refers to any abnormalities in power quality including surges, spikes and flickers, can burn up or wear out more quickly the electrical equipment that makes your system run efficiently. You probably protect your computer or laptop with a surge protector; it is just as important to do the same for your air conditioning equipment.

• **What can cause power surges?** Lightning strikes, high electricity demand, power flickers and outages due to heavy vegetation and squirrels (no joke!) can happen to any home. We commonly see power-related equipment failures. According to the American Society of Civil Engineers, power disturbances cost homeowners a whopping \$79 billion each year. The reason? Power surges, brownouts and blackouts do not discriminate — and appliances, no matter their sticker price, are equally vulnerable.

• **Can surge protectors help?** Yes. Surge protectors help insulate your air conditioning system from unexpected electrical fluctuations and help keep your system's electrical

components from failing or wearing out too soon. During the hottest months of the year, you can chalk up one-third to one-half of your electrical bill from your air conditioner. Keeping it running optimally can save you money and efficiency overall.

• **How do surge protectors help your air conditioner or heat pump?** Surge protectors detect and redirect currents to keep your air conditioning system or heat pump safe from harm. This protection is critical to keep your heating and cooling components working efficiently for the duration of their life span. In addition, you can save money due to a reduced risk for repairs and early replacement of your entire system.

When it comes to protecting your home's heating and cooling equipment from power surges, your HVAC specialists can help keep you and your HVAC equipment safe. ■

Have more questions? Give Dale a call at 515-868-2779 or email Dale@TripleAHomeServices.com.

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Natasha & Dale Adams,
Owners

ON EAGLES wings

A few years ago, our family went to northern Minnesota for vacation at a lake resort. In one of the big trees by the lake was an eagle's nest — an amazing sight to behold. Made of large sticks, an eagle's nest is the largest nest of any kind of bird or animal that resides in trees in the world. Watching an eagle fly in and out of that nest throughout the week was truly a treat for us. Eagles are powerful, majestic and inspiring creatures. They have off-the-chart eyesight, can fly up to 100 miles an hour when in a dive and up to 10,000 feet into the air. No wonder the eagle is the chosen symbol of our great nation.

One notable practice of a female bald eagle is that of teaching her young to fly. When her eaglet is ready to stretch her wings and begins flying, she will fly underneath it, and, should the little one struggle, it knows it can slow down and actually land on the back of her mother flying below her. Her mother's feathers will cushion her landing, and her mother will take her safely back to the nest. God uses this beautiful practice from the eagle as an illustration of his loving care for his people.

He told Moses to tell his people in Exodus 19:4, "You have seen what I did to the Egyptians and how I carried you on Eagle's wings and brought you to myself." The Lord wanted to be sure his people knew how much he had done in the past to show them his love. When they were at their most vulnerable and desperate point as a nation, he brought them out of slavery to freedom. He literally carried them like an eagle does her young.

In Deuteronomy 32, Moses taught God's people a song about his faithfulness that included these words in verse 11, "He watches over his nest like an eagle and over his young; he spreads his wings, catches him, and carries him on his feathers." Of course, God's people knew he doesn't really have feathers, but rather, like the majestic eagle always there for her young at the nest, in the air, ready to catch her young and carry them to safety, so God has been and is faithful to be there for all who turn to him and depend on him. The psalmist adds this in Psalm 91:4, "He will cover you with his feathers; you will take refuge under his wings, his faithfulness will be a protective shield."

God is there for anyone who wants and needs his help. Like an eagle, he will catch you, carry you and protect you all the time, every time you need him most. Turn to him by faith and talk to him in prayer. Ask for his help. Put your trust in him. He's faithful; he's there. You won't regret it. I know I haven't. ■

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



"It's been through the addition of MAPLE that we have been able to get the kids to talk."

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Dr. Aaron Jones, DDS
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MAYORS MOMENT

NORWALK CENTRAL CONSTRUCTION UPDATE:

Let's Play Ball!

Heartland Sports Properties has opened the Gregg Young Sports Campus and began hosting tournaments the first weekend in June. For those of you who may not recall, Heartland Sports Properties is the private organization who manages/owns the ball fields at Norwalk Central. There has been a significant increase in traffic in that area, and while there have been a few hiccups, I believe things are starting to smooth out. It's important to remember, only about one-third of the proposed parking has been built so far. More parking will be available soon, and we anticipate the congestion being felt now will be alleviated in the coming months.

The City's new building (just north of the outdoor fields) seems to be going up quickly. As of writing this update, construction is on track for a February opening of this new facility. I will keep you updated on the construction progress and let you know when the grand opening will take place.

I am pleased to share with you that Norwalk will be getting its first hotel, with construction beginning later this year and the opening planned for the summer of 2024. The new hotel will be a Fairfield Inn and Suites, by Marriott, and will be located within the Norwalk Central campus. This hotel will be a welcome addition to Norwalk.

We will have more announcements coming soon regarding the addition of new businesses joining us at Norwalk Central and the surrounding area, so stay tuned. This is a really exciting time for the City of Norwalk.

I hope you've been enjoying your summer and savoring every moment of it. It'll be over before we know it.



Tom Phillips, Mayor

CITY MANAGER'S CORNER

'Know Your City' with Norwalk City Manager, Luke Nelson!

In June, the City of Norwalk launched a new podcast, City's New Podcast series called 'Know Your City' with Norwalk City Manager, Luke Nelson!

Episode One is an intro to the City's podcast series, and Episode Two explains our Capital Improvement Plan (CIP).

Future podcasts will be tailored to your interests based on a community survey we've made available below. If you like this podcast, please hit the thumbs-up button and subscribe to hear future casts from the City of Norwalk.

When you get a minute, please take the short survey through the link below and let us know what subjects you'd like to hear about most, and which people or departments you'd like to hear from more often. We appreciate you and look forward to hearing from you.



Luke Nelson,
City Manager

SCAN TO TAKE
OUR SURVEY!



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Central Iowa Summer Odd-Even Lawn Watering Schedule

Lawn watering makes up a large portion of water consumption, particularly during the warmer months of the year. There are many sophisticated automated, in-ground lawn sprinkler systems in use today; however, these systems require regular maintenance to operate efficiently. Even the most properly maintained system can be operated unwisely.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
EVEN		ODD	EVEN	ODD	EVEN	ODD
						

Des Moines Water Works encourages central Iowa homeowners and businesses to Use Water Wisely, a recommended schedule aimed at smart summer lawn watering. By improving the efficiency of irrigation practices, homeowners and businesses can reduce consumption, save money, and reduce the peak load on water facilities.

Who: Central Iowa landscape irrigation contractors and water utility customers.

What: Voluntary schedule to avoid lawn watering on Mondays and set systems to odd-even schedule

When: April - September

How: Set irrigation systems to avoid Mondays and water other days based on odd or even address.

Where:

- Alleman
- Altoona
- Ankeny
- Berwick
- Bondurant
- Clive
- Cumming
- Des Moines
- Greenfield Plaza
- Benefited Water District
- Johnston
- Norwalk
- Pleasant Hill
- Polk City
- Runnells
- Unicorporated
- Polk County
- Urbandale
- Waukee
- Warren Water
- West Des Moines
- Windsor Heights
- Xenia Water District

Recommended Schedule for Residential and Commercial

To reduce the peak load on water utilities during summer months, we are asking customers to voluntarily set their systems to avoid Mondays and water the other days based on their odd or even address. The recommended outdoor watering schedule applies to all spray irrigation systems for homes and businesses:

- Watering is not recommended during the hottest part of the days, between 10:00 am - 5:00 pm
- Watering is not recommended on Mondays
- Even-numbered addresses: Sundays, Wednesdays, and Fridays
- Odd-numbered addresses: Tuesdays, Thursdays, and Saturdays

Recommended irrigation schedule:

Sunday, Wednesday, and Friday, before 10:00 am or after 5:00 pm



Employee spotlight Kenadi Williams, Police Officer

Officer Kenadi Williams is originally from Muscatine, Iowa. She attended Muscatine High School and Muscatine Community College. She joined the City of Norwalk Police Department in December 2021, completing the Iowa Law Enforcement Academy the following April. After an additional 4 months of field training, Kenadi was ready to hit the road solo.

"I enjoy my current position because every day is different, and I am constantly challenged with new situations."

Outside of work, Kenadi enjoys travel and exercise. And of course, spending time with Buster, her 6-year-old Australian Shepherd.



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Parks and Recreation: 515-981-9206

STICK with your financial game plan

Having a game plan leading up to retirement is one of the most important actions an investor can take. When we are planning for retirement and thinking through our investment strategies, we believe our game plan requires action. The news and television outlets provoke our emotions by using trigger words and phrases like “stocks falling sharply” or “best week since 2019.” These phrases cause investors to feel like they are missing out on investment gains or have a fear of investing in bad market conditions. The way to combat these urges is to revert to the basics and look at your game plan.



If your investing game plan has the appropriate amount of risk for your goals, doing nothing is an active decision. This year, so far, is a perfect example of how staying in the market could help your portfolios. In 2022, the S&P 500 dropped 19.4%. Mid way through 2023, the S&P 500 has recouped some of its value and is up close to 15%. Having a solid plan allows an investor to be patient through turbulent market conditions.

Major market swings can cause your investment game plan to get out of balance. This can cause your portfolio to take either too little or too much risk depending on your goals. If your 80/20 stock to bond portfolio goes through a stock market correction, this could leave you with a portfolio of 70% stock and 30% bonds after the drop in value. At this point, your game plan needs a rebalance. You can rebalance your portfolio by buying back stocks at a lower value and selling some bonds.

A good game plan will typically change. It is important to realize retirement strategies and planning are not a one-time activity. Having an accurate and up-to-date plan takes work. As you age, your life will change and, with that, your goals and needs in retirement. These life changes should be the only reason that your game plan changes. It is essential to not let the daily news and current market conditions have an influence on your retirement and investing goals.

Reach out if you have any questions on making sure your investment strategy aligns with your retirement goals or if you think you should look to rebalance your portfolio. ■

For more information, please contact Chad Stevens 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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COMMUNICATING with a loved one with dementia

Communicate clearly.

Dementia often affects the way someone communicates. Remember, the disease is affecting their brain in strange ways. Their ability to process information and reason is changing. Keep that in mind and shift your communication style to better suit what they're experiencing. Some things you may need to do are:

1. Minimize outside distractions such as a loud TV or radio that can make it more difficult for them to hear.
2. Speak very clearly, a little bit more slowly than usual and, if possible, use shorter sentences. This gives their brain more time to process information.
3. Give them extra time to respond to your questions — be patient!
4. Listen actively and try not to interrupt.
5. Also, watch your non-verbal communication.

Making eye contact is important, and the use of gestures can also be helpful. And remember, if communication becomes frustrating for them, sometimes just listening to music, watching a favorite show, or even sitting in silence while holding their hand is OK, too.

Be prepared to live in their world.

When you visit, prepare to enter their reality. Depending on where they are in their journey, they could think they're a different age or in a different setting — or both. Go with the flow of what they're saying even if you know they're incorrect or some things don't make sense. In many cases, someone with dementia may better recall memories from long ago, so if that's the case for your loved one, stick with topics along those lines. Don't point out their mistakes. That's not helpful. Don't correct them — also unhelpful. And, above all, if they bring up someone who has passed on, and they don't remember that's the case, do not remind them. It will just upset them. If they mention that they just saw their mother yesterday, but you know that's not true, remind yourself that they aren't lying...it's just that the disease is causing their brain to work incorrectly. In their mind, what they're telling you is real. In their mind, they may be a teenager who still lives with their mother. Be OK with telling a few little white lies if it's needed to spare their feelings or keep the visit positive. Remember, it's more important to be kind and understanding than it is to be right. And, above all, treat them with dignity and respect at all times. ■

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



"It's like a big family here."

Jerry, Holland Farms Resident



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

"Everyone gets along, and they help each other. There are activities and things to get involved with – my favorite is Margarita Mondays."

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EVENTS IN THE AREA

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

Check for cancellations



Warren County Historical Society Garage Sale

Saturday, July 22, 8 a.m. to 3 p.m.

Warren County Historical Society

Donations are sought for this fundraising event and are accepted July 17-21 from 9 a.m. to 4 p.m. or during regular Thursday and Saturday hours.



The Warren County Fair

July 26-31

Warren County Fairgrounds, Indianola

Grandstand events include Easton Corbin in concert, figure 8 races, Sawyer Brown in concert and the demolition derby. For information about the slate of activities at this year's fair, visit www.warrencofair.com.

Warren County Historical Society General Meeting

Tuesday, Aug. 22

Guest O. J. Fargo of Army of the Southwest, a Civil War enactor from Creston, will share Civil War stories and answer questions.

Celebrate Women's Equality Day

Saturday, Aug. 26, noon to 2 p.m.

McDonalds Woods Park (rain location, Norwalk Easter Public Library)

Celebrate 103 years of women winning the right to vote. Women and daughters, bring your favorite poem, speech or drawing that depicts how you feel about our struggles and success. If willing to help with food, supplies and/or set up, call 515-631-9153.



Norwalk Farmers Market

Fridays through Oct. 14, 4-7 p.m.

701 Main St.

Norwalk Farmers Market is every Friday, from 4-7 in the Norwalk Christian Church's parking lot. You can find locally grown in-season produce; homemade jams, dips and dressing mixes; enchiladas, breads and baked goods; crafts; Norwalk honey; 3D printed art; eggs; food vendors and so much more. Come out with your family and friends to support small local businesses.

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SEE OUR MENU!



Leprechaun Bags Tournament

July 15, noon

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

The Friendly Sons of St. Patrick are hosting a bags tournament to raise funds for the St. Patrick's Day Parade. Registration begins at 11 a.m. with play starting at noon. The fee is \$30 per two-person team, with advanced or beginner divisions. Prizes awarded and fun for all. Visit www.friendlysonsiowa.com for more information.

Summer Stir

East Village

July 21

This event is a relaxed opportunity to visit many great establishments in the early evening and sample their signature Summer Stir drinks. Hosted by CITYVIEW from 5-9 p.m. summerstirs.dmcityview.com



EVENTS IN THE AREA

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

Check for cancellations



Live music

Various dates
Middlebrook Agrihood,
Farm, Mercantile,
Cumming

- July 15 – Gina Gedler performs. Nina's Tacos Food Truck, 5- 8 p.m.
- July 16 – James Biehn performs. Taste of Mexico Food Truck, 2-5 p.m.
- July 22 – Abbie Sawyer performs, 5-8 p.m.
- July 23 – John Krantz Trio performs, 2-5 p.m.
- July 29 – Emmett Sheehan performs, 5-8 p.m.
- July 30 – Bob Pace performs, 2-5 p.m.

Waukee Arts Festival

July 14-15
Centennial Park

Enjoy one of the area's fastest-growing and most exciting summer events with more than 100 vendors and several concerts. Friday events begin at 5 p.m. with artist vendors, food trucks, beer garden and concert. The festival reopens Saturday, 10 a.m. to 10 p.m., with daytime music, art vendors, food trucks, beer garden, kids activities and concert.
www.waukeeartsfestival.org

Friday at the Farm

July 14, 21 and 28
Middlebrook Farm,
Cumming

Enjoy music, vendors, and food trucks.



Clive Festival

July 21-22
East side of N.W. 114th
Street, Clive

Greenbelt Landing will have fun for everyone including "Thunder Over Clive" fireworks, live music, the popular Clive Fire Department Slip-N-Slide, a running festival, food trucks and more. cityofclive.com/parkandrecreation/programs_and_events/clive_festival.php



National Balloon Classic

July 28 - Aug. 5
Memorial Balloon Field,
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www.nationalballoonclassic.com ■



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PLANNING self-care

Self-care is having a movement right now. We all know that saying, “You can’t pour from an empty cup” and “Put your oxygen mask on first.” Those sayings make a lot of sense, but what does lack of self-care really do? It’s been thought that it can lead to fatigue, feelings of hopelessness, difficulty with sleep habits, physical symptoms of stress (headaches, stomachache and muscle tension, to name a few), unhealthy eating habits, burnout and worsening mental health.

Sixty-four percent of people who practice self-care notice an increase in their confidence, 67% notice increased productivity, and 71% notice they are happier. So, how do we get there? Think of the things that recharge you emotionally, spiritually, mentally, socially, physically, recreationally and emotionally. Take your dog on a quick walk, take 10 minutes to declutter your desk, meditate, journal, call your best friend, paint your nails, sit in the sunshine, help somebody in need, finally schedule that facial, take a random PTO day, or learn something new.

Self-care can make you more resilient, have better health outcomes, make you better equipped to manage stress, and can even improve your immunity and reduce cortisol levels. Many things are free and can be done in just minutes during the day. Now, it’s time to plan your next self-care activity. What are you going to choose? ■

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



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Jen Penisten ARNP, Owner

STUDENT principal for a day

A new perspective to the school day



At the end of this past school year, third grader Holland DeKock of Orchard Hills Elementary School had the opportunity to become a student principal for a day. The Student Principal Day program started as an opportunity for families to support the PTO. Principal Sheila Taylor has since been helping the Norwalk Community School District with the Student Principal Day for the past 10 years she’s been with the district.

“I love bringing out the leadership qualities in our students, and this is a great opportunity for working through how to talk with others, what to say, do, etc. They love having the chance to do something different but still knowing they have my support and guidance throughout the day. It is also so much fun getting to know a student through this time working together,” Taylor says.

During the day, Taylor typically provides a variety of activities for the student principal. For example, DeKock started her day welcoming students during the morning drop off. She then said the announcements over the intercom, delivered birthday cards and baskets for everyone celebrating, closed the gate for recess, which is done every morning, and delivered beverages to the staff with a drink cart. That week, the new superintendent, Shawn Holloway, also visited Orchard Hills Elementary School, and DeKock created a bulletin board to welcome him to the school.

For lunch, DeKock invited a couple of friends to join her in eating Subway in the conference room as well as helped out in the lunchroom and visited classrooms. She also took Superintendent Holloway on a tour of the school, introducing him to staff and students. Finally, the day ended with DeKock helping get things ready for dismissal.

“I liked taking Mr. Holloway for a tour and eating with my friends. I liked being able to see the whole school from a different perspective,” DeKock says.

Although the day goes by quickly, Taylor says the students have so much fun and make great memories. The Student Principal Day also gives students the confidence to be a leader while providing them an opportunity to see the day from a different perspective. ■



Holland DeKock enjoyed a variety of activities as student principal for a day at Orchard Hills Elementary School.

5 METHODS to improve your outcome with hearing devices

You, or a loved one, have hearing loss and use hearing aids prescribed by a hearing health care provider. You hear better with your devices but continue to experience difficulty hearing and understanding. Below are five ways to hear your best with your hearing aids.



evaluation. A comprehensive audiological evaluation is a thorough assessment of your hearing. This in-depth hearing test provides important information about your ability to hear and understand. These results should be compared to previous results to detect significant shifts in volume and clarity. Individuals with hearing loss should complete this evaluation at least every two years.

3. Ask for reprogramming of your hearing aids. In most cases, hearing loss gradually worsens with age. When your hearing loss progresses, the prescription for your devices should change. For example, when your vision worsens, your optometrist increases the prescriptive strength of your lenses. Similarly, your audiologist should increase the prescriptive strength by reprogramming your hearing aids. This process may include minor adjustments or a new fitting. Reprogramming of hearing aids should occur at least annually.

4. Inquire about custom earmolds. Depending on the style of your hearing aids

and the severity of your hearing loss, custom earmolds may be an option. A custom earmold replaces a standard dome, which attaches to the tubing or speaker of most hearing aids and fits inside the ear canal. Custom earmolds can improve the performance of hearing aids by providing appropriate volume for specific pitches. Custom earmolds are an affordable solution and complement your current devices.

5. Update the firmware of hearing aids and software of smartphones. Most hearing aids require frequent firmware updates and are only available with programming software from hearing health care providers. Software updates for smartphones are more frequent and available directly to patients. These updates are necessary to maintain the Bluetooth® connectivity of your devices and should be completed every four to six months. ■

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

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HEALTH

By Ashley Powell

CBD in water-soluble format

As CBD grows in popularity, more effective ways to consume it are aggressively explored in order to help users get the best experience and the most relief from pain, stress and sleeplessness. CBD is extracted as an oil and commonly digested as such, but, due to a process known as first pass metabolism, much of it is likely to be destroyed before it is properly absorbed. Thankfully, we can now turn to a water-soluble form, which is created using nano emulsification, forcing two incompatible substances (oil and water) to mix. Most adults are made up of 50-65% water, so when water soluble CBD is taken, it is absorbed at a significantly higher rate through the lymphatic system. Another perk of water-soluble CBD is that, since it's absorbed so easily, sometimes less is more when it comes to the proper dose, so you're getting more bang for your buck. Besides water solubles, taking the oil sublingually, as a topical cream or inhaling, can also bypass the first pass metabolism process and get you closer to the desired dose. So, perhaps you've taken CBD in capsule or edible form and didn't get the relief the dose advertised. Don't give up. Water soluble could be what you need. ■



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. Resources: Nanomaterials Peer Reviewed Journal Article - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5302540/>. Molecules Peer Reviewed Journal Article - <https://www.mdpi.com/1420-3049/24/16/2967/htm>.

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HEALTH

By Elijah Johnson

GRATITUDE

In our fast-paced, streamlined world, it is easier than ever to overlook the positive in our lives. We tend to walk through life expecting that it ought to be good and that the negatives are anomalies that need fixing so that life can return to normal. Though this attitude makes life easier to swallow, it also leaves us without much focus on the positive.



Practicing intentional gratitude refocuses our attention on that which brings us happiness. Taking a step back to appreciate the glimmers of joy in our lives also helps to remind us why we persevere through it. It is easy to excuse the practice when we go through especially difficult times, but that is when gratitude is needed the most. To intentionally recall and truly appreciate that which brought us purpose, hope and happiness amid our struggles brings us greater joy than they would in the "normal times."

If one practices intentional gratitude often, they will begin to find the gifts of life scattered everywhere. Often, gratitude does not end with the self. If one is able to appreciate the gifts that life offers, they are much more able to offer gifts of kindness so that others may pick them up. Appreciating life's good moments sweetens our experience and, eventually, the experience of others. ■

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

THE EFFECTS of aging on dental health

We often see patients who haven't needed dental work outside routine cleanings for decades all of a sudden need a handful of fillings. The first question in these cases is always, "How did this happen?" The answer to this question is multifactorial.

Older adults are prone to root caries (decay affecting the root surface of teeth). Many older adults have had some degree of gingival recession exposing the roots of the teeth. The roots of teeth do not have the healthy layer of enamel protecting them from the acidic conditions of the mouth the way the crowns of the teeth do, so they are more prone to decay. Additionally, 30% of adults age 65 and older struggle with xerostomia (dry mouth). Saliva is nature's way of cleansing our teeth. Having a dry oral environment allows food, plaque and cavity-causing bacteria to stick to the vulnerable root surface, causing fast and sometimes rampant decay.

If you find yourself struggling with dry mouth, drink plenty of water, limit alcoholic beverages, limit food and drink high in sugar, implement high fluoride products into your routine, and be diligent with oral hygiene. If you have questions, reach out to your provider. ■

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



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Chiropractic adjustment or manipulation is a manual procedure that utilizes the highly refined skills developed during the Doctor of Chiropractic's intensive years of chiropractic education. The chiropractic physician typically uses his or her hands — or an instrument — to manipulate the joints of the body, particularly the spine, in order to restore or enhance joint function. This often helps resolve joint inflammation and reduces the patient's pain. Chiropractic manipulation is a highly controlled procedure that rarely causes discomfort. The chiropractor adapts the procedure to meet the specific needs of each patient. Patients often note positive changes in their symptoms immediately following treatment. ■



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

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ACCIDENTS while on the job

Injuries to persons while on the job fall under Iowa's worker's compensation statute (Iowa Code Chapter 85). Generally, worker's compensation insurance purchased by the employer takes care of the medical bills and other losses sustained by the employee. Worker's compensation is the "exclusive remedy" for on-the-job physical injuries against the employer.

When an employee is injured by another person outside of the employment relationship, there may be a case against the party who caused the injuries in addition to the worker's compensation claim. The classic example of such a situation would be a traffic accident involving an employee on the job struck by a negligent driver.

The worker's compensation insurer that pays the employee benefits has an interest in any claim against the at-fault party. Iowa Code §85.22 provides that, if worker's compensation benefits are paid to the employee, the employer or insurance company shall be indemnified out of the recovery of damages to the extent of the payment so made.

A number of factors may come into play concerning the amount or extent of the worker's compensation claim. For example, the employer's claim may be reduced by attorney's fees of the injured employee's attorney.

There are many legal pitfalls concerning on-the-job injuries caused by another. Appropriate legal advice is crucial to avoid them. ■

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

WHITE GRUBS can be a menace to your lawn

The larvae stage of the Northern Masked Chafer, more commonly known as the June bug, can cause serious damage to your lawn if they are present in significant enough numbers.

This stage of the insect's life causes havoc by eating the root system of the grass plants that make up your lawn. There are several tell-tale signs that your lawn has suffered grub damage. One symptom is that your grass can be peeled back like a piece of sod easily. Once peeled back, a white C-shaped insect is usually easily seen at the top of the surface. It normally takes 8-10 white grub larvae per square foot to cause this type of damage. Another symptom is when skunks, raccoons, birds, and/or moles start to flip the sod over as they forage on these insects.

Fortunately, there is a preventative grub treatment. Late June and early July is normally the ideal time to apply treatments.

Ask your lawn care professional to get the information on how to effectively prevent this menace from causing damage to your lawn. Remember this: When it comes to white grubs, you can pay a little to prevent the damage now or a lot to fix the damage they cause this fall. ■



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

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BEWARE! Bad news for the real estate market

The real estate market has been in the news a lot, and the headlines can be scary. They mention things like the bubble bursting, foreclosures being up, and home values dropping. I understand the purpose of click-bait and grabbing people's attention, but they don't need to unnecessarily scare people. Let's look at each example and see how accurate they are.



home price appreciation because it is affected by the composition of homes that have sold.

For example, if more lower-priced homes have sold recently, the median sale price would decline (because the "middle" home is now a lower-priced home), even if the value of each individual home is rising.

In today's housing market, we are selling more of the less-expensive homes, thus driving down the median price even though individual home values are appreciating. People purchasing a home using a mortgage will buy based on the monthly payment. When interest rates go up, buyers need to purchase a lower-priced home to maintain an affordable monthly payment.

The unicorn years

The pandemic period of the housing market from the second quarter of 2020 to the second quarter of 2022 is now referred to as the "unicorn" years. You should disregard any statistic that is compared to anytime during this period. Any case can be made using that period as a comparison. Sales are down, home

appreciation is down, pending listings are down, showing traffic is down, median days-on-the-market are up, homes for sale are up, months-of-inventory are up, and foreclosures are up.

In a normal market, those statements would be terrifying. But when compared to the "unicorn" years, we don't need to be just as scared. In all reality, we are getting back to a more normal housing market that is very comparable to the pre-"unicorn" years.

If we go back to 2019 and compare to the pre-"unicorn" years, we actually find that home appreciation is up, pending listings are nearly the same, showing traffic is up, median days-on-the-market are down, and foreclosures are down. These statistics show the real story.

Rather than being frightened by inaccurate headlines and click-bait news, you can be assured that our current housing market is normal. There's no need to be scared. ■

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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THE IMPORTANCE of volunteerism

Teamwork makes the dream work. It takes a village. Many hands make light work. Pick your favorite phrase. They can all be applied to describe the need for community involvement in making local events possible.



Norwalk is described as having a small-town feel and a strong sense of community, which some fear we'll lose as our town continues to grow. I'd like to propose that, if everyone committed to volunteering for just one shift, at one event during the year, we'd not only keep our sense of community intact but foster a more supportive and caring one. We'd also share in the benefits of more attractions, more events and more investment from our local (or new) businesses.

Volunteering allows you to learn more about the needs, challenges and strengths of your community, which results in your becoming a more informed and engaged citizen. You become

aware of local issues and initiatives that are working towards positive change. You get to know your neighbors and make new friends and have a unique opportunity to work alongside local business owners and community leaders. All of this preserves the small-town feel of Norwalk.

At present, most of our local events are organized and supported by the same handful of volunteers who sacrifice their time for the benefit of others, time and time again. The same few names pop up on volunteer registrations and offer to chair committees. To give an example, as we prepare for the Fourth of July celebration (which is expected to attract more than 2,000 people) we have fewer than 10 volunteers signed up.

Pre-pandemic, the number of volunteers was far greater, and the work of event execution was shared by many. Today, our small pool of committee members and local volunteers are burning out from the pressure of running on very little support, often while experiencing criticism and negativity from an online peanut gallery.

Events like the Fourth of July parade and party in the park, RUNorwalk, Music Fest, and the holiday tree lighting, cannot continue without more support from the community. Organizations like ours and Norwalk Hometown Pride do not have the manpower to sustain these events alone. There's a shared responsibility as a citizen to do your part in helping to keep traditions you enjoy alive.

I urge you to do what you can to make our community a little better. Sign up for a volunteer shift, speak up when you see misinformation being spread online, and remember to thank volunteers every chance you get. Next time you're enjoying a public event, try to remember that the volunteers around you have given up their holiday/evening/weekend so that you can enjoy yours. Then consider taking a turn. ■

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



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OUT & ABOUT



Brendan McKnight and Daniel Ihrke at the Norwalk Chamber of Commerce golf outing on Wednesday, June 21.



Nicol Hoover, Lindsey Aaron, Sarah Gunsaulus and Lauren Ebensteiner at the Norwalk Chamber of Commerce golf outing on Wednesday, June 21.



Chad Stevens and Jordan Fuehrer at the Norwalk Chamber of Commerce golf outing on Wednesday, June 21.



Jacob Meuler and MJ Sharp at the Norwalk Chamber of Commerce golf outing on Wednesday, June 21.



Rachelle Hunt and Annie Marker at the Norwalk Chamber of Commerce golf outing on Wednesday, June 21.



Jon Swenson and Tania Bowman at the ground breaking event held for Norwalk Fareway on May 30.



Craig Choate and Todd Hanson at the ground breaking event held for Norwalk Fareway on May 30.



Brady Dieleman and Rob Stevenson at the ground breaking event held for Norwalk Fareway on May 30.

OUT & ABOUT

GOLF Outing

Norwalk Chamber of Commerce held its golf outing on Wednesday, June 21.



Phil Smith and Mark Factor



Mallory Metzger and Kourtne Klocko



Troy Schmidt and Luke Nelson



Drew Johnson



Stephanie Riva



David Duffy and David Verbockel



Scott Gray and Bob Gray



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Posiciones Disponibles	Pago	Horas
Empaque 1er Turno	\$16.50	7am–3:45pm
Empaque 2do Turno	\$17.50	3:30–12:30am
Saneamiento 3er Turno	\$19.00	11pm–7:30am

Call for more information.
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