

NORWALK

NOVEMBER 2023

# Living

MAGAZINE

## EARLY RISERS

Residents share experiences working  
while most others sleep.

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## BEFORE the sun shines

I don't get on the road in the wee hours of the day too often, except when I have an early flight at the airport or I am driving out of state. On those 4 a.m. or so travels, I often wonder about the other folks I see driving at that time. Why are they up so early? Where do they work? Where are they going? Are they leaving from home or heading home?

I agree there is something rewarding about getting an early start on the day. It gives me the feeling of having a head start on others. Crossing a few tasks off my list before the sun comes up starts the day off right.

For some folks, though, this isn't a once-in-a-while thing. Their jobs or activities or habits have them rising early every day.

When I was in high school, I worked at a convenience store/gas station. On occasion, I would work the graveyard shift. Even in a small town, this was an exposure to another world. I would see the factory workers heading to their shifts or heading home, filling their tanks with gas and buying a few supplies. I would see the route delivery guys ensuring that milk and bread and soda and beer were in the stores. And I would get to know the late-shift police officers who would stop in. For the most part, it was quiet, which is exactly how most of the folks who choose to work those hours like it.

Getting up early wasn't so easy in my younger years, but it seems to more challenging to sleep in now, even when I can. I used to laugh at all the retired guys who were at the café at before 6 a.m. drinking coffee. It's all starting to make sense now. Even the coffee.

This month's cover story is dedicated to those who truly are early risers. We uncover the when and why and how as we interview these folks who prefer to — or must — get a head start on each day.

See you before the sun shines, and thanks for reading. ■

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# EARLY RISERS

**Residents share experiences working while most others sleep.**

**By Chantel Boyd**

While most of us are catching our last few Zs before dragging ourselves out of bed, others have long been awake and busy, many of them making it possible for us to get our days off to a good start. After all, someone has to make the donuts, brew the coffee and deliver those energy drinks to the shelves. Others rise and shine to care for the early morning needs of patients in hospitals, residents of care centers and women in labor. The list of those working while we sleep goes on, and some of them share their experiences as early risers in this month's cover story.

As executive chef for ISS Guckenhelmer at Kemin Industries, Mark Karnatz gets to work before the kitchen becomes a hub of activity.



## Military discipline kicks in

As a veteran, Ashley Miller is no stranger to rising early. She says this discipline is in her nature now because of her time in the military.

"I was in the military for 13 years, so working early hours was not a shock," she says.

At least a few times a week, Miller reports to the Southside Ferrell's Gym before she goes to her primary job in accounting. She isn't there to work out. She is there to work. She clocks in by 4:15 a.m., so she must wake up much earlier to allow travel time.

"I wake up between 3:30 a.m. and 3:45 a.m. to get there," she says.

To keep from waking up her loved ones, she is stealthy in the mornings.

"I tiptoe throughout the house in the mornings, trying not to wake anyone else up there," says Miller.

To keep her noise to a minimum, Miller activates some more of that discipline by preparing ahead.

"I have to get everything ready the night before," she says.

Once on the road in the mornings, she doesn't have to worry much about traffic. This

is different during her commute home.

"I only see a few cars on the road with me in the morning, and that's a huge change from the commute home," she says.

After Miller clocks out at Ferrell's Gym, she goes to her full-time accounting position, where she works from 7:30 a.m. to 3:30 p.m. On the days she doesn't work at Ferrell's, she's at her full-time job at 6:30 a.m. and off at 3 p.m.

Although she is well-conditioned to get up early from her military service, Miller says her husband took some convincing.

"I had to get my husband on board because he has to get the kids ready and off to school in the mornings," she says.

Miller says the routine benefits her family because she is more accessible to her family.

"I like working these hours because I'm home early enough to have time to get things done and hang out with the family. Otherwise, I'd be coming home later, eating dinner, then everyone going to bed," she says.

She sticks to her schedule most days.

"I don't really change my schedule on my days off," she says.

Though the military instilled discipline



Ashley Miller manages to work two jobs early enough to still have time in the afternoon and evenings for her family.

in Miller, she says she is naturally a morning person.

"Growing up, I used to wake up before my alarm for school," she says.

Miller says she likes the time the earlier



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routine affords her throughout her day.

"I wouldn't change my schedule. It's worth it because I get time to be productive in my personal life — with kids, my hobbies and my friends."

She says her routine gives her an excellent work-life balance.

"My life's not just work," she says.

In her time as an active duty servicemember, Miller was a specialist in the military.

"I joined as a finance technician but became a military police correctional specialist," she says, adding she was always an early bird, but the military solidified that for her.

"The military was a job you couldn't be late for. You didn't have a choice. There was no sleeping in, there weren't sick days, and there were no days off," she says.

## A natural night owl

Some Iowans are just beginning to start their day as the anchors on WHO 13 broadcast the morning news. Calyn Thompson of Norwalk does not have to tune into the news — she delivers it. Many area residents look to anchors like Thompson to get their information

before they get on the road and go about their workdays. It means Thompson has to report for work well before being on air.

"It means a very early wake-up call," she says.

Thompson's alarm clocks — she has three — go off at 2:15 a.m.

"I'm guilty of pressing the snooze button a few times, but I factor in time to do so," she says.

By 3:30 a.m., Thompson is out the door.

"When I get to work, I do my hair and makeup and read through scripts before our morning show, 'Today in Iowa,' which starts at 4:30 a.m.," she says.

She says she chose this career because she enjoys being a storyteller.

"Everyone has a story, and it's a privilege when someone trusts you to tell theirs," she says. "I believe storytelling can change the world."

Thompson discovered her passion for journalism after a military hero's homecoming for her cousin, Zach, who was injured while serving in Afghanistan.

"A journalist was there covering his story,

and it was neat to watch her capture my cousin's story for us to watch that night on the evening news," she says, adding her job gives her exclusive access.

"This job is a backstage pass to life," she says. "You get to meet so many people and experience so many different things. I enjoy how it's never the same day twice."

Thompson's shift starts early with fellow anchors Justin Surrency and Megan Salois.

"It's our job to catch our viewers up on news headlines and the weather forecast and maybe even make them smile before they walk out the door," she says.

Thompson admits it is a bit strange to be up and going when most people are still sleeping.

"I'm usually jealous of them sleeping," she laughs. "However, there are perks. The drive to work is nice because traffic is very light. There is usually no one else on the roads except in the winter when snowplows are usually up and going, too."

Another perk of working early mornings is getting off work in the early afternoon.

"My day usually wraps around noon, giving me time for appointments and errands," she

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says.

However, she admits her early schedule can throw a wrench in her social life.

"I must get creative with social plans. I prefer happy hours and early dinners because they are better for my sleep schedule," she says. "I joke with my friends that we can get the early bird special."

Thompson usually goes to bed early — 7:30 p.m.

"It's hard to do in the summer when it stays so bright out, but easier in the winter when it gets darker earlier," she says.

A little caffeine in the mornings helps, too.

"I prefer pop but am starting to like coffee, too," she says.

As for naps, Thompson usually foregoes them, unless it's rainy.

Thompson does not foresee ever fully adjusting to her schedule.

"It's just too unnatural of a time to wake up," she says, but adds, "Loving your job and fun coworkers make a huge difference."

Ironically, Thompson sees herself as a night owl and enjoys sleeping in.

"Anyone who knows me is shocked by my



Calyn Thompson (left) and the rest of the "Today in Iowa" team, Justin Surrency and Megan Salois, are on the air at 4:30 a.m., a schedule Thompson says she may never get fully adjusted to.

work schedule," she laughs.

Thompson's mom is a nurse and works overnights, so she helps.

"If she's working, sometimes she calls me to ensure I'm up and going. I love her for that," she says.

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## Schedule good for the family

Mark Karnatz of Norwalk is the executive chef for ISS Guckenheimer at Kemin Industries. He manages the culinary operation that provides breakfast, lunch and catering for the employees at Kemin.

"Breakfast is provided at 7 a.m.," he says. "I prefer to enter the kitchen between 4:30 a.m. and 5 a.m."

Karnatz starts his day by checking emails and tending to administrative work before moving to the kitchen, where he starts his day of baking and cooking.

"This routine frees me up so, when my team arrives at work at 6 a.m., I can assist them if needed," he says.

Karnatz began his culinary career at 14, working for Wendel Kaldenburg at Jimmys (the original pizza place in Norwalk).

"I really enjoy working in the food service industry, so I earned my degree in culinary arts," he says, adding he graduated from DMACC in 1995 and has worked in the field ever since.

He has had his early-morning routine for a

while now.

"It is tranquil at my house at 3:15 a.m. when I get up for the day," he says.

Karnatz's family has acclimated to his routine.

"My family has gotten used to hearing the coffee maker that early, and it doesn't bother them much anymore," he says.

His commute to work is usually uneventful, and few people are on the road then. He says it makes it easier to notice the beauty around him.

"The view of downtown is awesome," he says.

He also notices the few others who are on the road at that time.

"I see the same delivery trucks most mornings," he says.

Karnatz used to work a different schedule and says he likes this one much better because it affords him a better work-life balance.

"I used to work from 3 p.m. until midnight, but there was not much room for family life working those shifts," he says. "The adjustment was difficult at first, but, after some time, it became the normal."

Most days, Karnatz is off work around 3 p.m.

I will come home and nap while my family is still in school or working," he says.

He says the hardest part about getting up so early is that, on the weekends, he is still tired early in the evenings.

"I am ready for bed at 8:30 p.m. No matter what time on the weekends I go to bed, I'm still up by 4 a.m.," he says, adding that he tries to get a nap in before the rest of his family gets up for the day.

The biggest problem is with family vacations.

"Vacations are tough because I wake up and do my best to not disturb them, but space is limited when you are in a hotel or at a campground," he says.

Karnatz says the best part about working early mornings through early afternoons is that he doesn't have to miss important sports events.

"Working early mornings in my field has allowed me to attend almost every sporting event my kids have had, which is very important to me," he says. ■



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## LES MOWRER

Norwalk

**Military branch:** U.S. Army

**Rank at discharge:** Corporal

**Deployments:** Greece

**How can the public best honor veterans?**

"Respect the flag!" — Leslie "Les" Mowrer



## LUANN MILLBURN

Norwalk

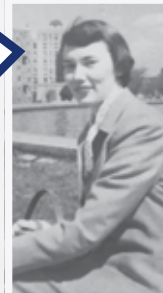
**Military branch:** U.S. Army Air Force

**Rank at discharge:** Airman 1st

Served in the U.S.

**How can the public best honor**

**veterans?** "Understand the importance of public service." — Luann Millburn



## BEN HALL

Norwalk

**Military branch:** Air Force **Rank at discharge:** Master Sergeant

**Deployments:** Kuwait in 2001 for Operation Southern Watch, Afghanistan in 2003 for Operation Enduring Freedom, Iraq in 2006-2007 for Operation Iraqi Freedom, Kyrgyzstan in 2010-2011 for Operation Enduring Freedom, Kuwait in 2017 for Operation Inherent Resolve

**How can the public best honor veterans?** "The biggest thing someone can do is just say 'Thank you.'" — Ben Hall



## DARWIN SHIMON

Norwalk

**Military branch:** U.S. Army

**Rank at discharge:** Corporal

**Deployments:** Germany for 16 months



## RON BENEFIEL

Norwalk

**Military branch:** U.S. Navy

**Rank at discharge:** FA

**Deployments:** Overseas on ship after Korean War



## DEAN YORDI

Norwalk

**Military branch:** U.S. Navy **Rank at discharge:** E-5

**Deployments:** Three med cruises, one Cuban cruise and one above the Arctic Circle

**How can the public best honor veterans?** "Just say thank you!" — Dean Yordi



## NORMAN DARE

Norwalk

**Military branch:** U.S. Marine Corps, Iowa Air National Guard

**Rank at discharge:** First Sergeant (2005, 132nd Fighter Wing, Iowa Air National Guard)

**Deployments:** Vietnam 1968-1969 HMM-364, 1st Marine Air Wing; Operation Team Spirit 81 USMCR; Operation Northern Watch-Turkey 3 times; Operation Southern Watch-Kuwait 2 times; Operation Provide Comfort; Operation Enduring Freedom; Operation Iraqi Freedom

**How can the public best honor veterans?** "You can best honor veterans by showing them the respect that they have earned." — Norman Dare



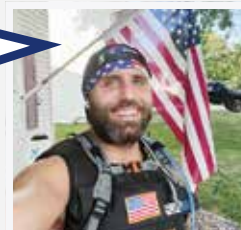
## BEN KORF

Norwalk

**Military branch:** U.S. Marine Corps **Rank at discharge:** E-5 Sergeant

**Deployments:** 2006-Anah, Iraq; 2008-Fallujah, Iraq

**How can the public best honor veterans?** "People can best honor veterans by simply thanking them for their service when they see them out and about. It means a lot to us." — Ben Korf





# VETERANS DAY IS SATURDAY, NOV. 11

## DOUG ANDERSON

Norwalk

**Military branch:** U.S. Navy and National Guard

**Rank at discharge:** E7

**Deployments:** To Iraq in 2003 and other deployments stateside over his 20-year career.



## FRANCIS MILLBURN

Norwalk

**Military branch:** Army

**Rank at discharge:** Corporal

Served in the U.S.

**How can the public best honor veterans?** "Educate children about the contributions of service members." — Francis Millburn



## FRED MURPHY

Norwalk

**Military branch:** Marines **Rank at discharge:** Private First Class  
Stationed in San Diego

**How can the public best honor veterans?** "Teach the history in schools on how we kept American free." — Fred Murphy



## RICK FREDERICKSEN

Norwalk

**Military branch:** Marine Corps **Rank at discharge:** Corporal  
**Deployments:** South Vietnam (1969-70)

**How can the public best honor veterans?** "Please stand for our National Anthem and let freedom flourish." — Rick Fredericksen



## GERALD "GERRY" SWARTZBAUGH

Norwalk

**Military branch:** Air National Guard

**Rank at discharge:** 2-Star General

**Deployments:** Japan, Korea and England

**How can the public best honor veterans?** "Give veterans a job." — Gerald "Gerry" Swartzbaugh



## JERRY SPRACKLIN

Norwalk

**Military branch:** U.S. Army **Rank at discharge:** Staff Sergeant

**Deployments:** SGermany

**How can the public best honor veterans?** "Our history needs to be taught in schools." — Jerry Spracklin



## KEN GILCHRIST

Norwalk

**Military branch:** U.S. Air Force **Rank at discharge:** Corporal

**Deployments:** Stateside

**How can the public best honor veterans?** "Just be there!" — Ken Gilchrist



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Many people think that retirement automatically means you pay less in taxes. After all, you're no longer being handed a paycheck from an employer, right? The reality is that you are still taking an income. Now, it's from your retirement savings. The key is understanding which accounts are taxable and what you can do to take more control over what you pay in taxes.



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 generally be accessed without penalty after age 59 ½. The IRS has allowed money in these accounts to be saved and grow tax-deferred, meaning that federal taxes have been delayed until some point in the future. You will pay federal taxes on the money when you start taking distributions or when the IRS forces you to do so.

Typically, at age 73, you must start taking an annual Required Minimum Distribution (RMD) from a qualified account. This amount is calculated based on your age, amount of money in the account, and life expectancy factor. If you don't take your RMD, you could receive a tax penalty of up to 25% of the RMD amount for that year.

Will your Social Security benefits be taxable? It depends. To avoid being taxed on your Social Security benefits, any income from other sources — such as a job or qualified retirement accounts — must be below the allowed base amount for your filing status, \$32,000 for a couple and \$25,000 for an individual in 2023.

A non-qualified account is funded with money you've already paid taxes on. This could include savings and checking accounts, non-retirement brokerage and investment funds, money market accounts, and CDs. While you have already paid taxes on the money you've put into the account, any growth — including interest earned or dividends paid — will be taxable.

Annuities are another type of account designed to provide income during retirement. Unlike more traditional retirement accounts, not all income from an annuity may be taxable. It depends on various factors, including what type of annuity it is and how it was funded.

Though you will pay taxes in retirement, you have more control than ever before. A retirement planner can help you zoom out and look at the big picture to develop a customized plan to take money from these accounts in a strategic way that could lower your tax bill. ■

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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## WARD off dry skin and breathe easy with a whole home humidifier

Installing a whole home humidifier to work with your home furnace will provide optimal humidification throughout your entire house. Whole house humidifiers work with the home furnace to distribute moisture



efficiently to all living areas, whereas portable models are only capable of treating smaller areas. Humidifiers installed with the home furnace use little energy and require minimal maintenance, making them a more user-friendly option.

You can optimize the function of your home furnace by installing a whole home humidifier. It will foster proper distribution of moisture throughout your home, protecting you and your family from dry air during winter. Dry air can cause skin irritations and allergies.

Whole home humidifiers are all about balancing the humidity levels in your home. Having too much moisture in the air can cause

mold and mildew to grow in wet areas and attract unwanted insects and other creatures into your home. Not enough moisture in the air can cause health issues, damage your home and cost you more money, especially in the wintertime. So, how do you keep the humidity levels just right?

Below are some key benefits of installing a whole home humidifier.

- **Good health:** You can improve your family's wellbeing by treating dry air throughout your home. Whole home humidifiers have been shown to improve lung health, alleviate allergy and asthma symptoms and reduce instances of illness. Studies show that whole home humidifiers prevent respiratory problems, decrease your likelihood of catching the flu or a cold, and reduce your chances of getting an infection.

- **Winter comfort:** Properly humidifying your home during winter can make the space feel warmer. The efficient use of energy by a whole home humidifier can lead to energy savings since your home will feel warmer at lower temperatures. They can even eliminate

symptoms, such as dry skin and noses, scratchy throats, asthma and allergies — not to mention those surprising shocks you sometimes get from static electricity.

- **Protection of furnishings:** Stabilizing the humidity levels in your home with a whole home humidifier can help preserve wood. Maintaining proper humidity can protect wood flooring, cabinets and furniture from cracking and drying out. Did you know that whole home humidifiers can even save your dry hardwood floors from cracking, walls from warping, paint from chipping and electronics from getting damaged from too much moisture in the air?

- **Save energy and money:** According to the Department of Energy, you save up to 4% on your heating bill for every degree you lower your thermostat. Lucky for you, a home with higher humidity levels will feel warmer, allowing you to keep your thermostat at lower temperatures and saving you money. ■

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

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# HOME and ride sharing

The concept of “sharing economy” is becoming more popular than ever. Companies like Uber and Lyft allow people to utilize their personal vehicles to provide a ride service similar to a taxi service. Similarly, there are

now homeowners renting out their properties to vacationers via companies such as Airbnb. The concept continues to grow and gain acceptance as many people enjoy the convenience. For those of you who are considering providing these services, the benefits and risks should be taken into consideration when deciding if it is the right decision for you.

• **Ride-sharing services:** Providing transportation for others in your car.

## ADVANTAGES

**Flexibility:** Drivers can choose which fares to accept and work as much or as little as they like.

**Accountability:** Services allow drivers to rate their riders. Also, customers must create an



account with personal information to request a ride. So, unlike a taxi, each ride can be traced to a specific customer.

**Extra income:** Some drivers are full-time; some drive around their regular work or school schedules or drive for extra income during retirement.

## DISADVANTAGES

**Risk:** Income can be irregular, and drivers may have limited or no access to programs and benefits, such as worker’s compensation. Services typically have liability insurance when transporting a passenger. Your personal auto policy might not cover you, for example, if you get in a crash after dropping the passenger off.

**Legal considerations:** The legality of the services is in question. Cities have cited drivers for operating an illegal taxi service.

**Cost:** Repair costs from the wear and tear on your car.

• **Home-sharing services:** Renting out a room or your home.

## ADVANTAGES

**Flexibility:** Depending on the service you

use to list your property, you have control over which visitors and when you allow them.

**Extra income:** Renting out vacation properties/extra rooms generates extra income.

## DISADVANTAGES

**Financial risk:** Most homeowners policies and renters policies don’t cover significant commercial activity, which could hurt you if your guests cause damage, steal something, sustain an injury or participate in illegal acts.

**Safety:** There’s no way around it — they are strangers in your home, which carries a risk.

**Fees:** Part of what the customer pays goes to the listing company.

An experienced insurance agent will be able to help you understand the potential risks from an insurance perspective on these sharing economy opportunities. ■

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



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## RECIPE

# SWEETEN the holiday season with deliciously creamy desserts

*(Family Features)* Once the table is cleared and gifts are put away, it's often time for one of the favorite moments of holiday gatherings. The taste (and smell) of those divine desserts you may only make once a year is enough to keep guests hungry even after the main course.

Put a new staple on holiday menus for years to come with this Cran-Raspberry Quinoa Pudding Trifle that combines fresh raspberries, vibrant cranberry sauce, orange juice and orange zest for a unique dessert. Ready in 30 minutes, it can be an easy way to impress everyone at the table with a creamy pudding base inspired by favorite winter flavors.

As a tasty treat that's ideal for just about any occasion, this take on rice pudding is made using Success Boil-in-Bag Tri-Color Quinoa, which offers a heat-safe, BPA-free and FDA-approved bag and is easily prepared in just 10 minutes. Its light, nutty flavor and versatility creates a pudding that's perfect for a wide range of pairings, from satisfying chocoholics or pumpkin-spice fanatics to whipping up a sweet, simple dessert.

Find more sweet holiday recipe inspiration at [SuccessRice.com](http://SuccessRice.com). ■

## Cran-raspberry quinoa pudding truffle

Prep time: 25 minutes

Cook time: 5 minutes

Servings: 6

### QUINOA PUDDING:

- 2 bags Success Tri-Color Quinoa
- 4 cups almond milk
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

### CREAMY YOGURT LAYER:

- 2 cups plain Greek yogurt
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 cup heavy cream

### CRAN-RASPBERRY LAYER:

- 1/2 cup cranberry sauce
- 1/4 cup orange juice
- 1 teaspoon orange zest
- 2 cups fresh raspberries
- 1/2 cup sliced almonds, toasted
- 2 cups gluten-free vanilla cookies, chopped
- 1/2 cup fresh raspberries

### DIRECTIONS

- To make quinoa pudding: Prepare quinoa according to package directions, substituting almond milk for water. Drain, reserving almond milk.
- Remove quinoa from bags and stir into almond milk in saucepan over medium heat. Stir in honey, vanilla and cinnamon. Bring to simmer. Cook, stirring constantly, 5-8 minutes, or until thickened slightly. Refrigerate 45-60 minutes, or until well chilled.
- To make creamy yogurt layer: In large bowl, stir yogurt, honey and vanilla. In separate bowl, beat cream until stiff peaks form. Stir whipped cream into yogurt mixture until blended. Refrigerate until ready to use.
- To make cran-raspberry layer: In medium bowl, stir cranberry sauce, orange juice and orange zest. Gently fold in raspberries.
- To assemble: In 10-cup trifle dish, layer 1/3 quinoa mixture, 2 tablespoons almonds, 1/3 cran-raspberry mixture, 1/3 vanilla cookies and 1/3 yogurt mixture. Repeat layers twice. Garnish with remaining raspberries and almonds.



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## SENIOR LIVING

By Sadie Kuennen

# OVERCOMING seasonal depression

The winter months can bring more than just cold temperatures. It is quite common, especially for seniors, to experience varying degrees of depression due to lack of sunshine and limited activities available in the colder weather. This is often described as the winter blues.



Maybe you've noticed that Dad doesn't seem interested in doing much lately other than sleeping. Or possibly your grandmother is isolated due to the fear of getting sick, and you are worried about her mental health.

Perhaps you are a senior and have noticed signs of depression and isolation in yourself.

Overcoming seasonal depression does not have to be difficult. Everyone is affected differently, so what works for one person might not work as well for another. There are a few suggestions to consider when fighting off the winter blues:

**1. Enjoy the sunlight as much as possible.** Natural light is known to have a positive impact on your overall mood. Weather permitting, spend some time outdoors when possible. Even when the grounds are covered in a foot (or two) of snow, spending a few moments outdoors can give your mental and physical health a great boost.

**2. Watch what you eat.** We know diet plays a large role in our physical and mental health. But did you know sweets and processed food can increase depression symptoms? Making health-conscious decisions about what you eat becomes even more important as we age. This can often be difficult for seniors with limited access to healthy snacks and meal options.

**3. Exercise and move your body during the day.** Getting some form of exercise each day is not only beneficial for your physical health but can also greatly improve your mood. Any amount of exercise is beneficial but aim for at least 30 minutes each day.

**4. Spend more time connecting with others.** One of the easiest ways to relieve symptoms of depression can be to spend quality time with people who make you happy. Spending time with others reduces the potential for social isolation and the resulting symptoms of depression, cognitive decline and disease. Opportunities to socialize can be difficult to find for seniors who live alone with no family close by.

**5. Get involved in your community.** Giving back to your greater community can be exceptionally rewarding. The sense of purpose and self-worth can ward off symptoms of depression and even benefit your physical health. Opportunities range from quilt clubs that produce beautiful creations for Quilts of Valor to baking clubs that host bake sales benefiting local charities or larger organizations like the Alzheimer's Association. ■

Information provided by Sadie Kuennen, community relations coordinator, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515-250-2806, [welcomelg@edencrestliving.com](mailto:welcomelg@edencrestliving.com).

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# WELCOME to the family

Recently, my wife and I were on vacation celebrating our wedding anniversary down in North Carolina. One day, as we were driving across the state, we made a quick pitstop. While sitting in the car, I pulled Mt. Airy, North Carolina, up on my maps app. I grew up, like so many others, loving the Andy Griffith Show and remembered that the show was loosely based on his hometown of Mt. Airy, and I had heard there were some sights to see there related to the show. I was curious to see how close we were to it, if at all, and saw that we were only 45 miles away. I sweet-talked my wife into making the “short” detour, and off we went. We pulled into town, and there were cars and people everywhere. To our surprise, the annual “Mayberry Days” were being held that very weekend. People dressed as characters from the show were walking around town, there was a contest to see who could whistle the show’s theme song the best, replicas of the Mayberry Sheriff’s car were giving rides around town, the Andy Griffith Museum was open and so much more. We had a blast! It was a dream come true.



As I reflected on our visit and on the old TV show, it came to mind why so many love that show. Of course, the comedy was a draw, and the folksy southern setting was appealing. But what the show reflected was a sense of belonging. Andy had Opie and Aunt Bee in his family, but he also was part of a larger community family with Barney, Floyd, Gomer and others.

God created each of us with not only a need for family, but also a longing to belong to family. Families provide acceptance, identity, relationships, security, love and more. Of course, our human families are flawed due to sin, and it’s difficult to measure up to God’s ideal for what a family should be. But that’s where our larger spiritual families come in. When we place our faith in Christ for salvation, God adds us to His forever spiritual family. Again, on this side of heaven, even this family is flawed with imperfections, but, one day in heaven, everyone who’s part of the family of God will enjoy all the blessings that God’s family provides in the absence of sin. If you’ve ever dreamed of experiencing what it is like to be part of a perfect family, well, you can. The Bible says, “This is how we have come to know love: He (Jesus) laid down his life for us” (1 John 3:16a). Are you part of God’s family? If not, believe that Jesus laid down his life for you and ask him to forgive you of your sin and give you eternal life. There’s nothing like being part of the family of God — a family He is welcoming you to be part of forever. ■

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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## MAYORS MOMENT

### Increased Enforcement

We've received feedback from residents on the number of people speeding, running stop signs and other traffic violations within city limits. I'd like you to know that we've heard you and the Police Department has been targeting specific areas in Norwalk with extra enforcement. Over the past two months, there has been an increase in the number of traffic stops our officers are making and I genuinely appreciate their efforts to improve the safety in our community.



Tom Phillips, Mayor

### Fareway + Jason Momoa = Incredible Event

I had the extraordinary opportunity in October to meet and personally thank Norwalk native Jason Momoa for choosing his hometown as one of the stops on his bottle tour celebrating the launch of his new vodka. Over 4,000 people were in attendance at the event held at Fareway. I want to thank Reynolds Cramer, CEO of Fareway, and his team for all their coordination of the event, as well as the Norwalk Police Department. It's safe to say the event was a success.

### Assistance Available

As we approach the season of giving, there are two items I'd like to bring to everyone's attention.

The first is if you find yourself struggling financially this season, please know there are resources available to help you put food on your table, keep a roof over your head and keep you warm.

- **Norwalk Food Pantry**, operated by the Norwalk Ministerial Association, is located at New Life Lutheran Church, at the corner of Highway 28 and Wakonda Drive. The food pantry is open Wednesdays. For more information, call 515-285-5965.
- **IMPACT Community Action Partnership** in Warren County is an organization that offers energy assistance, food assistance, disaster assistance and can help you with navigating your basic needs. Call their office at 515-274-1334 to learn more.
- **Mid-American Energy** has the I CARE program that offers energy assistance for your home. They can help with weatherization and with your bills.
- **Low Income Home Energy Assistance Program** is available to assist eligible low income households with a number of energy related items. To enroll, call 800-674-6327.
- **The City of Norwalk Water Department** will work with residents on their water bills. They can assist by extending your payments out to allow you to get caught back up. The only thing they ask is that you

contact the water department before you miss any payments. You can call them at 515-981-0228.

On the flip side, if you've been blessed this year and find yourself in a position to pay it forward, I encourage you to reach out to any of the programs listed above. Give them a call and they'd be more than happy to make sure your donation helps someone who needs assistance.

### Snow Ordinance Reminders

Ready or not, the snow is on its way! I know how easy it is to forget between seasons what to do or where to get information when the snow starts flying, so here are a couple reminders of where you can quickly find information.

Know when the snow ordinance gets activated. The City posts the activation of the snow ordinance to our website ([www.norwalk.iowa.gov](http://www.norwalk.iowa.gov)), our Facebook page (City of Norwalk, Iowa – City Hall), and through the Norwalk Alert system. City staff also updates the outgoing message on the phone system (515.981.0228 option 8), as well as notifies the media.

I strongly encourage everyone to sign up for the Norwalk Alert system so you can receive notifications as to when our snow ordinance goes into effect and is lifted. You can sign up for these alerts by going to [www.norwalk.iowa.gov](http://www.norwalk.iowa.gov) and clicking on "Alerts Sign-Up".

**Please Note: Per City ordinance, sidewalks must be cleared within 24 hours after the end of a snow event.**

Should we receive A LOT of snow, the Norwalk Fire Department (NFD) asks you to take a few minutes to clear the snow from the fire hydrant, should you have one in your yard. They would be incredibly appreciative if you were able to clear around the hydrant as well. In the event of a fire, it's much quicker for the NFD to hook up the hoses rather than spending time trying to locate the fire hydrant and dig it out.

**Important Reminder:** it does not matter how much snow falls to determine if the snow ordinance will be activated. Once the snow ordinance is activated, there is absolutely **NO PARKING** on the street during this time. Regardless of how many times the snow plow has gone by your home, there is still **NO** street parking until the snow ordinance is lifted. The police will ticket and tow vehicles left in the street during an active snow ordinance.

I would like to wrap up this month's Mayor's Moment by wishing you all a Happy Thanksgiving. I hope you enjoy your time spent with family and friends. And during this holiday of giving thanks, please consider picking up some extra items the next time you are at the grocery store and making a donation to the Norwalk Food Pantry. You could be the difference in helping a Norwalk family have a Happy Thanksgiving.

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## Family Bingo Night

**Registration times:** Pre-registration is not required

**Program days/times:** November 5, and December 3, 2023  
January 7, February 4, and March 3, 2024

**When:** First Sunday of the month | 5:00 pm - 7:00 pm

**Cost:** \$.50/card or 3 cards for \$1.00

**Location:** Luana Savings Bank

Stop by Luana Savings Bank on Sunday evenings and enjoy a good time with Bingo and tasty treats. Bring munchies or snacks to share with all and we will provide the beverage. All ages are invited to participate. Bingo callers will be the Norwalk Lions Club Members.

## Employee Spotlight

Christi Olson,  
Norwalk Easter Public Library

Christi began her career at the City of Norwalk as a part time Circulation Assistant at the Norwalk Easter Public Library in September 2020. Thereafter, in January 2023 she was promoted to the newly created full time position Circulation Supervisor overseeing the 10+ part time circulation staff at the Library.

"I love helping people and getting to know our patrons - and talking about books with people of all ages! We also have a fantastic staff at the library and I feel fortunate to work with such a great group of people. They are what makes our library so special. I truly love my job!"

Christi grew up in Waukee and obtained a Bachelor of Arts from Wartburg College. She is currently enrolled at the University of Alabama working towards a Master's in Library and Information Studies. Prior to working for Norwalk, Christi was an office manager at a local radio station, travel agent and trivia host. She looks forward to returning to the trivia host gig after completing her Master's.

Christi enjoys reading, jigsaw puzzles, playing trivia and traveling. She loves spending time with her family, including a super cute white poodle named Zippy!

"I made a rule for myself that if there is a mascot in my vicinity, I must take a picture with it. I'm a bit of an adventurer - I have done a polar plunge, zip lined 1300 feet down the side of a mountain in Alaska, swam with sea lions and stingrays, and ridden in a small plane doing loops and dives over a cornfield. If something seems like a once in a lifetime opportunity, I'm going to take it!"

*Christi posing with Smokey the Bear. >>*



## Norwalk Parks and Recreation 2023 Winter Playbook

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Parks and Recreation: 515-981-9206

## Q: Are you just going through the motions?

**A:** Whether you just started working out or you consider yourself knowledgeable in the gym, at one point, you are going to hear the phrase “mind-muscle connection.” It can be a game changer for your workouts. A lot of times you might find yourself doing an exercise and feel like you are just going through the motions. Take the lat pulldown for instance. If you are just going through it to get the sets in, you might feel it more in your shoulder and arms than your back. Take the weight down and really focus on feeling it in your back. If you try this technique and do not get the hang of it right away, do not give up. It can honestly take some time, even months, and repetitions to really learn. It is a mental connection. When you are trying to learn this technique, focus on isolated muscle exercises. Doing deadlifts, squats, or any compound exercise will make it more challenging. Start off by doing leg extensions or tricep pushdowns, for example. This will allow you to hone in on that single area and feel the contraction through the whole range of motion. It is a process and will take some time, but it can take your progress to a whole new level. ■



Information provided by Dani McManus, certified personal trainer/head coach at Anytime Fitness in Norwalk. To submit a question for future articles, contact her at [norwalk@anytimefitness.com](mailto:norwalk@anytimefitness.com).

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## WHAT is a trust, and how does a trust work?

For most people, the goal of an estate plan is to pass assets along to their loved ones. One of the most common and versatile ways to accomplish this goal is through the creation of a trust.

A trust is a legal document that outlines how assets transferred into the trust will be managed and distributed. There are three main parties to a trust:



- Grantor: the person who creates the trust;
- Trustee: the person or institution who manages the assets of the trust;
- Beneficiaries: the persons or entities who receive the benefits of the trust.

While there are many different types of trusts, today we will focus on two main types:

**Testamentary trust:** A trust created by a will. A testamentary trust does not have any power or hold any assets until the death of the grantor. Upon the death of the grantor, assets are transferred into a trust as directed by a will, and those assets are utilized for the benefit of the beneficiaries.

Many wills contain testamentary trusts for the benefit of minor children. For example, a will may have a provision which creates a trust only if the grantor passes away before a child reaches a certain age. If that occurs, a trust is created and assets are managed by the trustee who makes distributions of assets to the child as directed by the will. Once the child reaches the established age, the trust terminates, and the remainder of the assets are distributed to the child.

**Revocable living trust:** A trust created while the grantor is alive. With a revocable living trust, the grantor transfers assets into the trust during the grantor's lifetime. The trust contains provisions for how assets are to be distributed after death. The grantor can be the trustee of the trust during his or her lifetime and nominates a successor trustee to serve at the death or incapacity of the grantor. The trustee manages the assets that are held in the trust, which often includes the management of an investment portfolio. The grantor ultimately directs when and to whom distributions from the trust are made, and it is the trustee's job to follow those directives as indicated in the trust document. Revocable living trusts can be changed by the grantor at any time during the grantor's lifetime.

Trusts can be tailored to the individual needs and desires of the grantor. When properly drafted, trusts can be an effective and efficient way to transfer assets of an estate plan. ■

For more information, please contact Nathaniel Tagtow 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. The information presented here is not specific to any individual's personal circumstances and the information may change at any time and without notice.



# DISPELLING myths about dementia

Family members and friends of those with dementia face many challenges. To complicate matters, the subject of dementia is often surrounded by misconceptions and myths. It's crucial to dispel these myths and educate yourself when a senior loved one is diagnosed with dementia to ensure they receive the best care possible. Let's explore some common myths about dementia and unveil the realities:



**Myth 1: Memory loss is just a normal part of aging.**

**Reality:** Mild memory lapses can happen to anyone, but significant memory loss is not typical with aging. If your loved one is asking the same questions over and over, is getting lost in places they know well, having trouble following recipes or directions, or is becoming more confused about time, people and places, reach out for help.

**Myth 2: Dementia solely affects memory.**

**Reality:** Dementia affects cognitive abilities beyond memory. It also influences problem-solving, attention, and language skills.

**Myth 3: Little can improve the life quality of someone with dementia.**

**Reality:** Actually, comprehensive memory care significantly enhances the quality of life. Personalized activities and a supportive environment ensure happiness and wellbeing.

**Myth 4: Individuals with dementia are incapable of experiencing emotions.**

**Reality:** Emotions are very much alive in individuals with dementia. They laugh, love, find joy, and experience sadness and frustration. With care, patience and understanding, a positive emotional connection can be made with your loved one with dementia.

**Myth 5: Dementia and Alzheimer's are interchangeable terms.**

**Reality:** Alzheimer's is the most common form of dementia, but more than 100 types of dementia exist, and most have unique characteristics. Memory care is appropriate for many types of dementia.

**Myth 6: Only older adults develop dementia.**

**Reality:** Dementia can affect individuals in their 40s, 50s and 60s. Care and support in a memory care community can be provided regardless of a person's age.

**Myth 7: Memory care communities strip away independence.**

**Reality:** Communities prioritize empowering residents to maintain autonomy and engage in daily activities, preserving their sense of self. They offer robust life-enrichment programs and activities and work to maximize wellness, foster connections, and continue personal growth.

**Myth 8: People with dementia can't communicate effectively.**

**Reality:** Although speech can certainly be affected, remember that communication goes beyond words. Residents can communicate through gestures, facial expressions and body language.

Good memory care communities are pivotal in enlightening, supporting, and journeying with residents and their families. A vibrant, joyful and secure community where residents are honored, celebrated and understood in their unique journey through dementia is valuable. ■

Information provided by Katie Salinas, Memory Care Manager, The Homestead at Holland Farms Senior Living, 2800 Sunset Drive, Norwalk, 515-981-1888, [www.HollandFarmsLiving.com](http://www.HollandFarmsLiving.com).



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# NORWALK

## WINTER SCHEDULE 23-24

### VARSITY BOYS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 28, 2023	7:45PM	Ballard	Norwalk High School
Dec 1, 2023	7:45PM	Pella	Pella High School
Dec 4, 2023	7:45PM	Winterset	Norwalk High School
Dec 8, 2023	7:45PM	Pella Christian	Norwalk High School
Dec 12, 2023	7:00PM	Lewis Central	Lewis Central High School
Dec 15, 2023	7:45PM	Indianola	Norwalk High School
Dec 16, 2023	2:00PM	WDM Valley	Norwalk High School
Dec 19, 2023	7:45PM	Des Moines Lincoln	Norwalk High School
Dec 21, 2023	7:45PM	Dallas Center-Grimes HS	Dallas Center-Grimes High School
Jan 9, 2024	7:45PM	Newton	Newton High School
Jan 12, 2024	7:45PM	Oskaloosa	Norwalk High School
Jan 19, 2024	7:45PM	Pella	Norwalk High School
Jan 23, 2024	7:45PM	Pella Christian	Pella Christian High School
Jan 26, 2024	7:45PM	Indianola	Indianola High School
Jan 27, 2024	4:00PM	Ames	Norwalk High School
Jan 30, 2024	7:45PM	Dallas Center-Grimes HS	Norwalk High School
Feb 6, 2024	7:45PM	Newton	Norwalk High School
Feb 9, 2024	7:45PM	Oskaloosa	Oskaloosa High School
Feb 12, 2024	7:45PM	Ankeny	Ankeny High School
Feb 13, 2024	7:30PM	Adel DeSoto Minburn CSD	ADM High School
Feb 15, 2024	7:30PM	Dowling Catholic	Norwalk High School

### VARSITY GIRLS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 17, 2023	7:45PM	Urbandale	Urbandale High School
Nov 20, 2023	7:00PM	Adel DeSoto Minburn CSD	Norwalk High School
Nov 21, 2023	7:30PM	Bondurant-Farrar	Bondurant-Farrar High School
Nov 28, 2023	6:15PM	Ballard	Norwalk High School
Dec 1, 2023	6:15PM	Pella	Pella High School
Dec 4, 2023	6:15PM	Winterset	Norwalk High School
Dec 8, 2023	6:15PM	Pella Christian	Norwalk High School
Dec 12, 2023	5:30PM	Lewis Central	Lewis Central High School
Dec 15, 2023	6:15PM	Indianola	Norwalk High School
Dec 19, 2023	6:15PM	Des Moines Lincoln	Norwalk High School
Dec 21, 2023	6:15PM	Dallas Center-Grimes HS	Dallas Center-Grimes High School
Jan 9, 2024	6:15PM	Newton	Newton High School
Jan 12, 2024	6:15PM	Oskaloosa	Norwalk High School
Jan 15, 2024	7:30PM	Carlisle	Carlisle High School
Jan 19, 2024	6:15PM	Pella	Norwalk High School
Jan 23, 2024	6:15PM	Pella Christian	Pella Christian High School
Jan 26, 2024	6:15PM	Indianola	Indianola High School
Jan 27, 2024	2:30PM	Ames	Norwalk High School
Jan 30, 2024	6:15PM	Dallas Center-Grimes HS	Norwalk High School
Feb 6, 2024	6:15PM	Newton	Norwalk High School
Feb 9, 2024	6:15PM	Oskaloosa	Oskaloosa High School



## FOR ALL WARRIORS SCHEDULES

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# NORWALK WARRIORS

## VARSITY BOYS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 30, 2023	7:30PM	Dallas Center-Grimes HS	Dallas Center-Grimes High School
Dec 2, 2023	10:00AM	Multiple Schools	Cedar Falls High School
Dec 7, 2023	5:30PM	Multiple Schools	Norwalk High School
Dec 9, 2023	10:00AM	Multiple Schools	Johnston High School
Dec 12, 2023	5:30PM	Multiple Schools	Norwalk High School
Dec 15, 2023	9:00AM	Multiple Schools	Young Arena
Dec 16, 2023	9:00AM	Multiple Schools	Young Arena
Dec 21, 2023	5:30PM	Multiple Schools	Norwalk High School
Jan 6, 2024	9:00AM	Multiple Schools	Norwalk High School
Jan 11, 2024	5:00PM	Multiple Schools	Urbandale High School
Jan 13, 2024	9:00AM	Multiple Schools	Ankeny High School
Jan 18, 2024	5:30PM	Multiple Schools	Bondurant-Farrar High School
Jan 20, 2024	9:00AM	Multiple Schools	Urbandale High School
Jan 25, 2024	5:30PM	Indianola	Indianola High School

## VARSITY GIRLS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 18, 2023	10:00PM	Multiple Schools	Nevada High School
Nov 21, 2023	7:00PM	Multiple Schools	Norwalk High School
Nov 25, 2023	10:00AM	Multiple Schools	Linn-Mar High School
Nov 30, 2023	5:30PM	Dallas Center-Grimes HS	Dallas Center-Grimes High School
Dec 5, 2023	5:00PM	Multiple Schools	Norwalk High School
Dec 9, 2023	9:00AM	Ankeny Centennial	Ankeny Centennial High School
	9:00AM	Multiple Schools	Northview Middle School
Dec 14, 2023	9:00AM	Multiple Schools	Young Arena
Jan 4, 2024	6:00PM	Multiple Schools	Nevada High School
Jan 6, 2024	10:00AM	Multiple Schools	Carlisle High School
Jan 11, 2024	5:30PM	Multiple Schools	Pella High School
Jan 13, 2024	10:00AM	Multiple Schools	Waukee Northwest High School



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**LEGAL** By Ken Winjum

## SOVEREIGN immunity

When a governmental entity causes injuries or damages, is there a way to obtain compensation? The Iowa Tort Claims Act and the Iowa Municipal Tort Claims Act provide mechanisms for such claims.

The Iowa Supreme Court has observed that, prior to the passage of the Iowa Tort Claims Act, the maxim "the king can do no wrong" prevailed in Iowa. No tort action could be maintained against the state or its agencies due to the doctrine of Sovereign Immunity. In other words, the state is immune from suit except where immunity is waived by statute.

The Iowa Tort Claims Act is found at Iowa Code Chapter 669. The Iowa Municipal Tort Claims Act is found at Iowa Code Chapter 670. Chapter 669 relates to situations involving the state of Iowa. Chapter 670 applies to municipalities, counties and their subdivisions.

**Chapter 669, Iowa Tort Claims Act.** The Iowa Supreme Court has observed that the legislature intended the act to be the only path for suing the state and state officials acting in their scope of employment.

The act mandates compliance with an administrative scheme before suit can be filed. The claimant must first file a claim with the director of the department of management. The claim must then be considered by the attorney general, who makes a final disposition before the claimant may sue in district court.

The central purpose of this prerequisite is to give the state an opportunity to investigate and resolve the claim.

There are a number of exceptions to the waiver of immunity. For example, any claim based upon performance of a "discretionary function" by a state actor is not covered by the act. A long list of exceptions is found at §669.14.

There are many pitfalls under the Iowa Tort Claims Act. When one has been harmed by an action of the state, immediate action and an understanding of the detailed provisions of the act are necessary to protect one's rights.

**Chapter 670, Iowa Municipal Tort Claims Act.** This act applies to cities, counties, townships, school districts and most other units of local government. The act provides the exclusive remedy for torts against municipalities and their employees.

Although this act does not have the procedural requirements contained in the State Tort Claims Act, it also has a myriad of exemptions. A long list of these is found at §670.4.

**Conclusion.** Historically, in our legal jurisprudence, the king made the rules. Under the doctrine of Sovereign Immunity, the state is now the sovereign. We have a system of asserting claims against governments. But those claims are only those which the state allows and must be made according to the rules promulgated by the state. ■



Information provided by Ken Winjum, The Winjum Law Firm, P.L.C.,  
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## Norwalk Holiday Vendor Fair

Nov. 24-25, 9 a.m. to 3 p.m.

Luana Savings Bank community room,  
9321 Market Place Drive

The holidays are just around the corner. Join local vendors for a Holiday Vendor Fair. Free parking and admission. Check out their event page on Facebook.

## Master Gardeners mini-grants

Apply by Nov. 30

Warren County Master Gardeners (WCMG) announces the offering of mini-grants to provide financial, and possibly volunteer assistance, for gardening and landscape beautification projects throughout Warren County. Qualified applicants are not-for-profit organizations such as service or youth groups within Warren County. Projects may include, but are not limited to, community flower and vegetable gardens or classroom projects. Grants up to \$500 will be awarded. Go to the Warren County Master Gardener website [www.extension.iastate.edu/warren/master-gardener-program](http://www.extension.iastate.edu/warren/master-gardener-program) to access the application and contact information. Completed applications must be submitted by Nov. 30 with notification to successful applicant(s) the week of Jan. 15.

## Middlebrook Mercantile events

Various dates

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The public is invited to the following events: Friday, Nov. 10, 5-8 p.m., Ryne Doughty performs; Saturday, Nov. 11, 5-8 p.m., General Lee food truck, and, 6-8 p.m., Josh Sinclair performs; Sunday, Nov. 12, 2-5 p.m., Tanner Tavor Duo performs; Wednesday, Nov. 15, 7-8:30 p.m. Wine Comedy Tour, ticket purchase required; Friday, Nov. 17, 5-8 p.m., Jordan Messerole performs; Sunday, Nov. 19, 10 a.m. to 3 p.m., Holiday Sip & Shop vendor event; Friday, Dec. 1, 6-9 p.m., Soul Searchers perform; Saturday, Dec. 2, 8-11 p.m., Party and Karaoke Night, no ticket required; Sunday, Dec. 3, 2-5 p.m., David Watson performs; Friday, Dec. 8, 6-9 p.m., Randy Burke and Ducharme Jones Duo perform; Saturday, Dec. 9, 5-8 p.m., Silversonic performs; Sunday, Dec. 10, 2-5 p.m., Matt Woods Band performs. ■



## Contra/Barn Dance

Nov. 18, 7-10 p.m.

First United Methodist Church Parish Hall, 307 W. Ashland, Indianola

The Indianola Community Contra/Barn Dance will be starting again. Participants dance with everyone of all ages, 8-80, so no partner is necessary. Wear comfortable clothes and shoes. A live band performs and a caller is present to teach all the dances. Suggested donations are \$10 for singles and \$20 for families. Snacks to share are welcome. Bring water. No alcohol permitted. For more information, call Margy Davis, 515-491-3833, or text meadowlark919@msn.com.

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## WHAT'S next?

It has often been said that having an attractive outdoor living space around your home can increase the value of your property by 10-15%. An attractive lawn, landscaping and outdoor lighting can improve your home's value, while providing you with something you and your family can enjoy.

As the lawn care season comes to a conclusion for 2023, many homeowners continue to beautify their homes with festive holiday lights. Amazing displays can be achieved through your own sweat equity, or some homeowners have chosen to trust a reliable professional to achieve breathtaking results.

Should you invest in traditional Christmas lights? Should you look into newer lighting systems that are permanently attached to your home? Many consumers are now opting for permanent holiday lighting systems due to the many advantages they offer. Permanent lights are usually LED low voltage lights that offer a variety of color options, color sequences, and many other additional benefits that traditional Christmas lights cannot offer. The best part is that consumers can control their light display through an easy-to-use mobile app. This allows you to change your display for various holidays like Valentine's Day, St. Patrick's Day, the 4th of July, etc.

Talk to a lighting professional to see what might work best for you and your family. Don't delay. Light up your holidays the right way. ■

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



## MEET Tina Turner

### From volunteer to second-grade teacher

Originally from Chariton, Tina Turner has lived in the Des Moines area since she was 6 years old. She attended Iowa State University and Upper Iowa University. She moved to Norwalk because, as she says, she enjoyed the area and the school system. Although she hadn't yet started a family, she says she wanted to be in a location where she would feel comfortable raising her children.

"I enjoy the family atmosphere that this district has," she says.

"I really feel that my classroom students are a part of my family as well as my coworkers. I enjoy the teamwork and that we do what is best for all the students. I have made a lot of great friends within the Norwalk district."

Turner first started at the Norwalk Community School District as a volunteer for her children's classes. While volunteering, she found she enjoyed working with the staff and the students and decided to earn an education degree. She then served as a substitute teacher for the district for a few years before becoming a second-grade teacher for the past 12 years.

"Second grade students work really hard at understanding the new challenges with school and understanding the world around them," she says. "The students grow so much during second grade. I see physical changes, academic changes as well as their sweet personalities. I love that I can be myself with them, and they love having fun while learning."

Turner's students dance, sing, and make learning fun. Each day at Orchard Hills Elementary School, Turner tries to connect her students' learning to real-life knowledge or experiences.

This past summer, Turner also met with students at their home, library or the park to tutor them in reading, writing and math. She tutored some of her students once a week while others were tutored twice a week. In addition, she says she would like to be able to tutor on her farm, which is home to various animals, adding it would be fun to incorporate it as a project or life skills.

"I love helping students continue their learning throughout the summer and help the students fill any learning holes they may have. I love seeing them learn to enjoy and love learning," she says.

Turner says she looks forward to helping her students grow as learners and leaders, as well as helping them create and reach their goals. She says she wants her students to know that she loves seeing them daily, and their classroom is a family.

"Being a teacher has a lot of rewards," she says. "I love seeing the learning that happens with the students and building relationships. I enjoy helping the students believe in themselves and know how proud of them I am of all their hard work." ■



Tina Turner enjoyed helping in her children's classrooms so much she decided to earn her degree and become a teacher.

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# PREPARE your home for winter

If you haven't already prepared your home for winter, use this remaining time to take care of any last-minute details. It is essential to make sure your home is safe, comfortable and energy-efficient during the winter months.



• **Insulate and seal:** Check your home's insulation in the attic, walls and crawl spaces. Ensure it's in good condition and add insulation if needed. Seal gaps and cracks around windows, doors and in the foundation to prevent drafts.

• **Service your heating system:** Schedule a professional inspection and maintenance for your heating system. Change the air filter and ensure it's replaced regularly throughout the winter.

• **Reverse ceiling fans:** Reverse the direction of your ceiling fans to circulate warm air downwards, which can help improve energy efficiency.

• **Check the fireplace:** If you have a fireplace, have it cleaned and inspected before

use. Ensure the damper is working correctly when the fireplace is not in use.

• **Programmable thermostat:** Consider installing a programmable thermostat to manage heating more efficiently and save on energy costs.

• **Check for leaks:** Inspect your home for water leaks, especially around windows, doors and the roof. Address any leaks or water damage promptly to prevent issues.

• **Winterize outdoor plumbing:** Drain and disconnect garden hoses. Shut off and drain outdoor water faucets. Insulate outdoor pipes to prevent freezing.

• **Clean gutters and downspouts:** Remove leaves and debris from gutters to ensure proper drainage. Consider installing gutter guards to prevent clogs.

• **Test smoke and carbon monoxide detectors:** Ensure your smoke and carbon monoxide detectors are working correctly and have fresh batteries.

• **Roof inspection:** Check your roof for damaged or missing shingles. Repair any issues to prevent leaks.

• **Insulate pipes:** Insulate pipes in unheated areas, such as basements and crawl spaces, to prevent freezing.

• **Winterize landscaping:** Trim tree branches that could potentially fall on your home during winter storms. Store or cover outdoor furniture and grill.

• **Stock up on winter supplies:** Buy enough winter essentials such as salt, sand, and snow shovels to keep walkways and driveways clear. Ensure you have an adequate supply of firewood if you have a wood-burning stove or fireplace.

• **Emergency kit:** Assemble an emergency kit with items like flashlights, batteries, blankets, and non-perishable food in case of power outages or severe weather.

By completing these tasks, your home will be ready for the challenges of winter, and you'll be better prepared to stay warm, safe and comfortable during the colder months. ■

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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# VETERANS and hearing loss

During military service, many veterans are exposed to hazardous noise from gunfire, artillery, explosives, vehicles and aircraft. Hazardous noise exposure can cause hearing loss and tinnitus.

The Department of Veterans Affairs (VA) offers health care and disability compensation to eligible veterans.

Due to hazardous noise exposure, veterans experience higher rates of hearing loss and tinnitus than the general public. Veterans are 30% more likely to experience severe hearing loss. Veterans who served from September 2001 to March 2010 are four times more likely than non-veterans to suffer from severe hearing loss.<sup>1</sup> Tinnitus is ringing or buzzing in the ears. Tinnitus affects up to 30% of veterans. This is twice the rate of non-veterans.<sup>2</sup>

Veterans may qualify for hearing health care benefits and disability compensation from the VA.



## VA hearing health care

All veterans enrolled in the VA health care system are eligible for comprehensive diagnostic hearing evaluations.<sup>3</sup> Many veterans are also eligible to receive hearing aids from the VA. Qualifications for this benefit include:<sup>4</sup>

- Former prisoners of war or Purple Heart recipients
- Veterans with service-connected disabilities
- Non-compensable (0% disability rating) service-connected disability for hearing loss
- Permanently housebound or receive an increased pension based on the need for aid and assistance
- Veterans enrolled in the vocational rehabilitation program

## VA disability compensation

Veterans may also qualify for disability compensation from the VA. VA disability compensation is a monthly payment from the VA to veterans with service-connected conditions. A service-connected condition is an injury or disease caused by, or a result of, active

military service.

Tinnitus is the most common service-connected condition among veterans. Approximately 2.3 million veterans receive disability compensation from the VA for tinnitus. Hearing loss is the second most common service-connected condition. Approximately 1.3 million veterans receive compensation for hearing loss.<sup>5</sup>

To apply for VA health care, visit <https://www.va.gov/healthcare/apply/application/introduction>. To file for disability compensation with the VA, visit <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>.

For veterans in Warren County, the staff at Warren County VA can help eligible veterans apply for VA disability compensation. For more information, call 515-962-5102.

This Veterans Day, we wish to thank and honor our military veterans who risked their lives and health during service to our country. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990. References for this article are available at [www.IowaHearingCenter.com](http://www.IowaHearingCenter.com).



Hearing loss and tinnitus are the most common disabilities among Veterans.  
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## WELLNESS

By Jen Penisten

# COMBATTING the effects of drier air

As the temperature drops, there is less humidity in the air, and the indoor heating takes the moisture right out of your skin, scalp and mucous membranes (mainly, your mouth and nose). This can cause your skin, nasal passages, throat and scalp to be dry, flaky and itchy. What can you do to combat this? First and foremost, hydration. Drink your water or get a vitamin IV boost, especially if you're sick. Avoid hot, steamy showers and abrasive soaps. Humidify your home, office and places you spend most of your time. If you have a humidifier for your room overnight, you may want one in your main living area as well. Moisturize your skin with a medical-grade moisturizer. See your aesthetician or skin practitioner to help you choose what is best for your skin type, because this may change over the seasons. Protect yourself from extreme cold and wind and remember your SPF. Even small amounts of sun exposure add up over time and increase your risk of skin cancer. Aestheticians and skin specialists can evaluate your skin, recommend treatments based off your seasonal skin type, and even have treatments available for the scalp to help exfoliate and hydrate to prevent embarrassing flaking. Visit your local medspa for a consultation. If dryness, redness and itching persist, make sure to follow up with your primary care provider. Happy hoodie season. ■



Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, [www.vividlifespaspa.com](http://www.vividlifespaspa.com).

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Jen Penisten ARNP, Owner

## HEALTH

By Dr. Jesse Stumbaugh

# Q: Do I need a referral to see a chiropractor?

**A:** In almost all cases, a referral from a medical doctor is not required. Doctors of chiropractic (DCs) care for patients of all ages, with a variety of health conditions. DCs are especially well known for their expertise in caring for patients with back pain, neck pain and headaches — particularly with their highly skilled manipulations or chiropractic adjustments. They also care for patients with a wide range of injuries and disorders of the musculoskeletal system, involving the muscles, ligaments and joints. These painful conditions often involve or impact the nervous system, which can cause referred pain and dysfunction distant to the region of injury.



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 immediately following treatment. ■

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

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## HEALTH

By Dr. Maureen Winslow

## RETHINK your drink

Many people think of candy when they think of what causes cavities. While sweet snacks definitely do cause cavities, it can be argued that sugary beverages are a more prevalent cause of tooth decay.

Tooth decay is a result of bacteria in your mouth using the sugar from food and drinks to produce acid that destroys tooth structure. It's not surprising to know that energy drinks and soda can contain nearly 20 teaspoons of sugar (per 20-ounce bottle). Let that sink in, 20 teaspoons is almost a half cup of sugar. Some people are surprised to learn that most fruit juices contain nearly as much sugar, and sports drinks like Gatorade as well as vitamin water are close behind with around 8-10 teaspoons of sugar. "Diet" or sugar-free flavored beverage options generally don't contain sugar, but they contain high amounts of acid to add flavor, which can cause similar tooth erosion.

Each acid attack from sugary drinks lasts about 20 minutes after you take a sip. With every sip, you restart the 20-minute clock where your teeth are exposed to harsh acids that cause tooth decay. It's best to drink sugary drinks only in moderation, and, if you do consume them, do not sip on them for hours at a time. Unsurprisingly, with 0 teaspoons of sugar, water is the No. 1 best beverage for both your physical and dental health. ■



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

## HEALTH

By Dr. Michael O'Meara

## SHOULD red eye be checked out?

**Q:** At breakfast this morning, my wife noticed my right eye looked very red. I am seeing fine and do not notice any eye pain. Should I come in and have it checked out?

**A:** Yes, I would recommend coming in for an office call. From your description, you are likely experiencing a condition called a subconjunctival hemorrhage. This occurs when the small blood vessels beneath the tissue covering the white of the eye become leaky, causing a pooling of blood in this space. The bleeding can be brought on by trauma or a sudden increase in blood pressure from coughing, sneezing, vomiting or straining. Patients on blood thinners or those who have a blood clotting disorder are also at a higher risk for developing this condition. In most cases, a subconjunctival hemorrhage is not sight-threatening and will resolve within two weeks. As the blood resolves, the affected area may change in color from red to yellow to white. However, it is important to come in to have your eyes examined to rule out other causes of redness such as infection and/or inflammation. ■



Information provided by Dr. Michael O'Meara, Optometric Associates-Norwalk, 1228 Sunset Drive, Suite A, Norwalk, 515-981-5388.

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## CBD and a sense of wellbeing

A common question among many new cannabis users is, naturally, what does it feel like? Cannabinoids like THC produce an intoxicating "high" experience, but CBD does not. However, that doesn't mean it won't alter one's state of being in a noticeable way. CBD performs as an adaptogenic, meaning it helps the body adapt to various environmental stresses and biological changes. A person can expect to feel a sense of calm and relaxation, along with an improved mood. Many users can take CBD at various times throughout the day because of its adaptability. The proper dose of CBD during the day can give a person a sense of mental stimulation and energy but also can help one relax and sleep better when taken before bed. Again, this is due to its ability to adapt to what the body needs. It is common to notice changes within the first hour of using, but the most improved results tend to take several days or weeks of consistent use. Results will depend on the severity of what's being treated, personal biology and tolerance, and the product quality. It is recommended to start with a low dose and increase slowly as needed, and remember to keep a log of your results. CBD won't get you high, but it can certainly get you happy; give it a try to achieve that sense of wellbeing so many others have passionately reported. Stop in at a store where you can try free samples and talk to a certified CBD consultant. ■



Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., No. 106, West Des Moines, 515-380-5251, and 3418 Eighth St. S.W., No. 3, Altoona, 515-967-4036. References: [www.healthline.com/health/does-cbd-get-you-high](http://www.healthline.com/health/does-cbd-get-you-high).

## TAKING a pause

It feels odd to acknowledge that we're already in the fall, and it feels even odder to admit that the holidays will be here before we know it. For some of us, the holidays involve a lot of planning and social interaction. For others, they can bring feelings of isolation and loss. Either way, the holidays tend to bring a lot of stress and anxiety. The arrival of fall is the perfect time to stop, take a breath, and pause.



We all tend to hit pause in our own way. For some, taking a pause might mean going for a walk and checking out the leaves or their neighbors' decorations. For others, taking a pause might be watching your favorite scary movie. Regardless of how we choose to hit pause, what's important is that we make the conscious effort to actually pause and attempt to slow ourselves down.

We live in an unfortunately high-paced society that puts more emphasis on deadlines and due dates than it does on our wellbeing. If we want to slow down, we must consciously choose to do so. We must choose to make ourselves a priority in our own lives, if only for a moment. ■

Information provided by Paul Guerdet, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com), [guerdet@sstherapyandconsulting.com](mailto:guerdet@sstherapyandconsulting.com).





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# THE DEEP community roots of a chamber

When I was growing up, my parents owned an Amish furniture store in a small Iowa town. For a short time, our family lived in the apartment above the shop, which meant my younger sister and I literally grew up in that furniture store.



On weekends, we would help my parents by answering the phone, bagging gift items, dusting and vacuuming the showroom, and I remember learning how to count back change to customers with the utmost patience. I loved helping my mom stage the window displays, and, to this day, hearing Nat King Cole puts me right back in that furniture shop as a young girl. You could say my fondness for small businesses stems from my upbringing. I appreciate the hard work and sacrifice (that sometimes means raising your family in an apartment above your business) that goes into building the American dream.

Despite being a child of small business owners, my only connection to a chamber of commerce was a memory from attending a

holiday cookie walk hosted by the chamber of that small town. I've always known they were tied to business (everyone knows that much, right?), but, until last year, I had no idea how deep the roots of chambers run in each community. The mission of the Norwalk Area Chamber of Commerce is to promote, connect and grow member organizations while working to enhance the quality of life and economic development in the Norwalk area. How do we do that? It comes down to two priorities:

## Support local businesses through:

- Visibility and promotion (Did you know that, when consumers know that a business is a member of their local chamber, they are 80% more likely to purchase goods or services from them?)
  - Networking opportunities like membership lunches, events, socials and committees
  - Resources and information like advertising opportunities, roundtable discussions, and professional development
  - Advocacy at the local, state and national level

## Support local community through:

- Events like the Fourth of July parade and Party in the Park, RUNorwalk and Music Fest
  - Volunteerism
  - Philanthropic initiatives like our annual food drive for the food pantry, luncheon for new teachers, and scholarship program
  - Public relations
  - Community development

In short, the chamber is an invaluable asset for local businesses, and I am thankful to have the opportunity to carry out many of the chamber's priorities on a daily basis. I love connecting our members to resources, making introductions, sharing information, and promoting our business community in any way I can. I deeply respect our business owners and chamber members and thank my parents for instilling in me the appreciation for the world of commerce through watching them own a small business. It's led me here, loving what I do. ■

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

## We want to recognize excellence in Norwalk



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[www.norwalkchamber.org](http://www.norwalkchamber.org) Text "Norwalk" to 866-866-5545 For our Community App



## OUT & ABOUT



Owner Nikki Huetter at the Bellflower Florist & Gifts second-year anniversary celebration on Oct. 25.



Diane and Ed Kuhl at the Bellflower Florist & Gifts second-year anniversary celebration on Oct. 25.



Steph Binter, Gail Pecht, Mary Romanelli, Nikki Huetter and Diane Kuhl at the Bellflower Florist & Gifts second-year anniversary celebration on Oct. 25.



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Happy Apple Celebrations on Oct. 19.



Sara Pray and Travis Stanley at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



Carol and Newton Standridge at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



Erica Sherman and Ryan Pray at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



Aubrey Secrest, Mallory Wells and Angie Croll at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



Jim Land and Amanda Reid-Raper at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



Tim Stephany, Chief Greg Staples and Lucinda Sperry at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



David Welch and John Rausch at the Norwalk Area Chamber of Commerce ribbon cutting for Happy Apple Celebrations on Oct. 19.



# TRUNK and Treat

Norwalk Trunk and  
Treat was held Oct. 25.



Nicole Smith and Stacey Smith



Mallory Inman



Alexis Minson



Jenny and Shawn Goodside



Kelsey Marmon and Falon Flander



Shauneica Lane and Jamie Cardoza



Lauren Ebensteiner



Miranda Hannan and Kaylen Petullo



Payton, Hannah, Embry and Ava



Rachel Bertrand and Valerie Colletti



Ally McGuire and Miranda Proctor





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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

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