

NORWALK

JANUARY 2024

Living

Class ACT

**Residents share why they
continue to expand their
horizons through learning**

Meet Lilly Dunlop
EDUCATION

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RECIPE

Norwalk Hometown Pride looks ahead
COMMUNITY

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WELCOME

WE NEVER stop learning

My father was one of the smartest people I have ever known. He seemed to know a little bit about everything, and if he didn't know about it, he wanted to learn. All of this came from a man who only had a formal education through eighth grade.

As a teenager, Dad started working full time to help care for his family, and then he was off to serve his country in Korea. When out of the military, he married and started his own family. Life moved along quickly, but he never stopped learning.

Meanwhile, Dad continually encouraged me to focus on my education. He supported me to go to college, and he inspired me to continue to learn throughout my life. "Once you have an education," he told me, "nobody can take that away from you." How true.

Most all of us recognize that life's lessons are taught both inside and outside of classrooms, but there is something satisfying about taking a formal class, earning a certificate or completing a degree. It's about having an end goal, finishing something you started, accomplishing a dream. And it doesn't always have to be about getting some initials behind your name.

Mary wanted to learn how to play the guitar, so she signed up for classes at the local community college.

Bob sold his newspaper while in his 50s and decided to go to law school. He continues to be a practicing attorney today.

Lyle retired as the president of a successful company and signed up for culinary classes.

Denny decided to pursue his dream of teaching and took night classes to earn his education degree while continuing in his current job.

And Gladys, well into her retirement years, continued to attend industry conferences and earned her formal sales training certification.

All of these friends of mine saw the value in continuing their education. In this month's cover story, you will discover how others have sought to continue their learning opportunities. I hope their stories will inspire you to expand your knowledge as well.

Have a great month, and thanks for reading. ■



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Class act

Residents share why they continue to expand their horizons through learning

By Chantel Boyd

You learn something new every day. Sometimes it's by accident, but sometimes it's intentional. Some continue their education out of necessity — to maintain a license, for example — while others enroll to further their career or launch a new one. Still others simply want to learn a new hobby or expand their horizons. Whatever the case, the thirst for knowledge knows no age limit or bounds. And plenty of opportunities — in person and online — are out there to quench it.

Staci Barba and her mother, Mary Voss, have a lot in common, including their passion for crafting and attending a Craftcation Convention together.



FEATURE

A crafty crew

The Voss family is a crafty crew. They have been crafters since childhood and have continued to expand their skills and interests over the years.

Mary Voss and her husband, Terry, attend monthly woodcarving classes, and Mary and their daughter, Staci Barba, attended Craftcation in California for a week.

"The classes included sewing, basket weaving, macrame, screen printing, textile dying, and sashiko stitching," says Mary Voss.

Now, Mary and Terry have bought the Stover Photography building and are in the process of a renovation project that will allow the family to share the crafting lessons they have learned with the public.

"When we finish our renovation project in 2025, we will offer all sorts of classes and boot camps for fine arts and practical skills," says Mary.

The Vosses plan to continue working full-time after completing the

craft station. Mary is a correspondent banker and Terry is an industrial technology teacher at Norwalk.

Demonstration, education and creation have been a big part of Mary's life since childhood.

"I was in 4-H and participated in sewing, cooking, canning, gardening and livestock. My love for repurposing items and experimenting with different mediums led me to be a leader for our daughter, Staci's, 4-H club in the 1990s," she says.

During that period, she and husband Terry also spent years helping the local Boy Scout troop with their badges until their son, Jeremy, earned his Eagle Scout rank.

Now that the kids are grown, Terry and Mary find many ways to scratch "the creative itch." One way is that they attend Mid Iowa Woodcarvers Club meetings where the members take turns teaching a class. Recently, courses have included hummingbirds, snowmen, chickens, chip carving, and



Members of the Voss family enjoy crafting and have taken classes to enable them to create a variety of items.



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how to carve a face.

"I am relatively new to carving but love to sit on the deck with a carving knife and a piece of basswood," says Mary. "I soon realized that the beauty of this craft is that each finished item has its own personality, and sometimes 'happy accidents' result in the most whimsical pieces."

Terry started carving 40 years ago and routinely enters his art at the Iowa State Fair.

"As an industrial tech teacher at Norwalk High School, he often shares this talent with students who show interest in woodcarving, woodturning or woodworking," says Mary.

Continuing education is essential to honing any skill, so Mary says she was thrilled to attend a Craftcation Convention with Staci.

"She is a gifted artist, and sharing this special time with her was priceless," she says.

Mary and Staci had more than 200 workshops and business seminars to choose from, taught by instructors from across the United States.

"The experts shared the history of their craft while inspiring us to be creative and make each project our own — and encouraged all attendees to stay in touch after the event."

Textiles are Mary's forte, so she was eager to take a quilted potholder class. One of Staci's favorite workshops was on creating a seamless repeat on the iPad, which she used to design a wallpaper pattern.

"Before California, she focused on her jewelry-making business, but, since then, she has worked with the design program to create a new business where she stages VRBOs."

Mary and Staci tried to split up often during the convention to gather as much information as possible and to network with other makers, but they did enjoy some time together.

"It was fun to take a couple classes together," says Mary. "Our screen printing and sashiko stitching classes were especially memorable because we were both new to those mediums. Thank goodness for patient instructors."

Mary says she looks forward to sharing these new skills and teaching techniques at their new community craft station.

"I am excited to share these ideas with others. It is Terry's and my goal to offer a similar venue to the Norwalk area on a much smaller scale. We are actively working on developing a space to connect, educate and foster our creative community," she says.



Staci Barba and her parents, Mary and Terry Voss, have enjoyed taking a variety of classes to further their crafting hobbies.

Goal to be a school counselor

Lauren Lehman is working toward earning a master's degree in professional school counseling at Buena Vista University. She says she is passionate about children and wants to make a difference by becoming a school counselor.

"I take all kinds of courses, anything that helps me with my degree — from psychopathology and psychological disorders to crisis intervention and aversion," she says.

Lehman graduated from William Penn University in 2020. She and her cohort of would-be counselors are going through their program together and cheering each other on, she says, adding she has encountered many different types of people in the coursework she attends.

"There are people my age, and some are in their 50s and 60s," she says. "We are all taking these courses to help students in the school counseling system."

The master's program attendees all have a heart for serving and helping the children get the best support possible, she says.

"We want to make a difference."

The graduate programming that Lehman attends is geared toward working adults who live busy lives.

"It is one of the best schools for the school



Lauren Lehman, left, is studying to be a school counselor. She is pictured at her college graduation with a cross country teammate, Bree Lee.

counseling program," she says. "The coursework has opened my eyes to the field and made me realize just how much school counselors do to make a difference and help kids."

Her favorite part of this coursework is connecting with other students.

"We call ourselves a 'cohort.' I have attended all my classes with these people and will graduate with them," she says, adding that she and her cohort have built lifelong connections by bonding over the shared coursework.

"We help each other with coursework, recommendations for new books or podcasts, and, if we are struggling with an issue, we know we can come to each other, and there will be no judgment."

Lehman says furthering her education is accomplishing much more than helping her earn her degree and further her career.

"These courses have opened my eyes up, and I have experienced many different techniques when it comes to helping children, as well as it has helped me learn many different learning styles," she says.

A nontraditional student

Lori Welch of Norwalk is a "nontraditional" student. However, students like her, who are returning to school or just starting their studies later in life, are becoming increasingly

common. Welch is continuing her education to provide for her family.

"I am 45 and a mom who decided to go to Mercy College to become a certified medical assistant to help better our lives," she says.

Welch began taking the online courses required in October. The program is considered a fast-track learning program.

"It's a 10-month course. For semester one, I was in two classes. I took an administrative class and an anatomy and physiology class," she says.

Welch says she was pleased to find out she was an honor roll student.

"Unbeknownst to me, I'm a straight-A student, but it was pretty challenging initially," she says.

One of the initial challenges was working with technology that was unfamiliar.

"I am 45 trying to do everything online, not knowing questions I should have asked," she says. "Because I didn't know what I was doing was frustrating at first."

However, she soon acclimated.

"Once I got into it, it was pretty easy. The professors that I had were very great," she says.

Next semester, Welch will take the second part of her administrative class and a lab class.

"I'm excited to see what that entails, but things have gone pretty good," she says.

Welch decided to study for this particular career because she had already worked in the medical field and liked it.

"I decided to go back to school because, being in the medical field as a receptionist for six years, I wanted to go and be behind the scenes hands-

on with the patients," she says.

She says she feels directly assisting the patients with their medical journey will be a good change.

"I think that will make my day much better knowing I am physically helping somebody," she says.

"Hopefully, I will have my clinical hours soon to start looking for a position utilizing my certificate."

Welch says there is a demand for certified medical assistants, so she is confident of finding a position.

For Welch, the desire to earn her certificate was about more than just higher pay and working with patients.

"It's about getting more respect," she says. "It's sad to say, but being in the medical portion of the medical field, you tend to get more respect than just being up front as a receptionist."

In the end, Welch says she expects the hard work to pay off.

"I've been going to school full time, working full time, and being a mom while helping take care of my mom, who has terminal cancer. It has been a struggle, but I do what I can," she says. ■



Lori Welch is a nontraditional student returning to school for a new career.

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CHOOSING a trustee for your trust

Over the last two months, we have touched on the use of trusts as part of an estate plan. As mentioned previously, the role of a trustee is to manage the assets of a trust. Most people choose to be the initial trustee of their own trust. That means they will manage all the assets owned by their trust as long as they are able to do so. However, all trusts also have a successor trustee. Most often, the successor trustee becomes the manager of the trust's assets when the initial trustee either becomes incapacitated or passes away.

The successor trustee has a vital role in an estate plan because that trustee steps into the shoes of the grantor (creator) of the trust to manage the trust assets. The successor trustee must be able to manage investments, make distributions to beneficiaries, file tax returns, and maintain accountings, among other important duties. Often, these are not easy



tasks and selecting the appropriate trustee to carry them out is very important in the estate planning process.

Grantors sometimes designate a family member to serve as successor trustee. At other times, it may be appropriate to name a corporate trustee, such as a bank trust department, to serve as successor trustee. When deciding who to name as trustee, there are several important issues to consider. For example, a corporate trustee has the advantage of looking at each situation objectively. In contrast, a family member may be more inclined to make important decisions based on emotion.

Another issue to consider is the time involved in serving as trustee and how much experience is necessary. Often a family member may not have served as trustee before and lacks experience in handling trustee duties. A corporate trustee, on the other hand, is in a unique position of having experience and dedicated time to serve as trustee.

It is also important to consider timeframes when selecting a trustee. A family member

may well be capable of serving as successor trustee today, but years later may not be as well suited for the task. A corporate trustee, however, provides the continuity necessary to ensure effective management of the trust for generations.

Selecting a corporate trustee does come with a cost. Corporate trustees do charge a fee for their services. However, many grantors and beneficiaries find the benefits of proper trust and investment management far outweigh the costs. ■

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HOW TO pay for memory care services

Memory care services are a critical aspect of healthcare, providing specialized support for individuals dealing with Alzheimer's disease, dementia, and other memory-related conditions. As the need for such services continues to rise, understanding how people pay for memory care becomes important. Families often face financial challenges when seeking quality care for their loved ones, and various avenues should be explored to ensure access to necessary assistance.



There is a misconception that the cost of memory care is covered by government-funded programs like Medicare or Medicaid. However, this is not typically the case. Programs like these can help contribute to the cost of care in different ways, but more often, communities require private pay, at least initially. In those scenarios, individuals often dip into their savings, investments, or retirement accounts to cover the costs of care. However, several other ways of paying for care can also be considered. If memory care is something you're looking at, it's worth exploring other options to pay for care including:

- **Long-term care insurance.** Long-term care insurance is an option that many individuals explore to fund memory care services. Policies vary, but many cover a portion of the expenses associated with memory care communities, in-home care, and related services. Individuals need to review and understand the terms of their policies to ensure they align with their specific needs. If you're an adult child seeking care for your parents or looking for care for yourself, explore whether or not you have one of these policies. Some individuals don't know or don't remember that they have these policies when the time comes for them to use them.

- **Veterans benefits.** Veterans and their spouses may qualify for benefits that can help cover the costs of memory care services. The Aid and Attendance program, offered by the Department of Veterans Affairs, provides financial assistance to eligible individuals who require assistance with activities of daily living, including those with memory-related conditions. Reach out to a local resource for more information, contact the U.S. Department of Veterans Affairs (benefits.va.gov), or contact a provider such as Patriot Angels (patriotangels.com) for help and assistance. The memory care community you're considering may also be able to help point you in the right direction.

- **Selling a home or other assets.** When facing the financial challenges associated with memory care, liquidating assets like a home can provide a substantial influx of funds. Careful planning and consultation with financial advisors can help individuals navigate this process, optimizing the use of assets to meet both immediate and long-term care needs. As home prices increase, using the proceeds from a home sale could be a smart way to pay for care needs.

Paying for memory care services can involve a combination of things and can be complex to navigate. In addition to considering the information above, resources such as the National Institute on Aging (nia.nih.gov), the Administration on Aging ([ACL.gov](https://acl.gov)) or AARP (aarp.org) may also be able to help. The memory care community you're considering may also be able to point you in the right direction. ■

Information provided by Holly Turner, Executive Director, The Homestead at Holland Farms Senior Living, 2800 Sunset Drive, Norwalk, 515-981-1888, www.HollandFarmsLiving.com.

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MEET Lilly Dunlop

Student resource officer builds on experience with youth programs.

After graduating from Roosevelt High School, Lilly Dunlop attended Sam Houston State University in Texas where she received a degree in criminal justice. She began her career as a police officer at the Norwalk Police Department in 2015 and, as part of her duties, became a DARE instructor for the Norwalk Community School District. She also taught RAD, a women's self-defense class and, in 2021, started a program called Limitless Youth For Excellence (LYFE). In the program, students and officers participate in different events, such as yard work to help a family, picking pumpkins at Howells, or tie dying shirts.

"Due to my involvement in DARE with the kids, I wanted to implement a program to connect the students in Norwalk with officers from the department. I asked the chief if I could start a new program to enhance the department's outreach to students in the community," she says.

Currently, Dunlop is a student resource officer for the Norwalk Community School District. While she supports all Norwalk schools, she mainly supports Oviatt, Orchard Hills and Lakewood elementary schools. She says she enjoys working with students at the elementary school level because they are positive and excited to be at school.

"The elementary age groups definitely look at law enforcement officers like superheroes and are always excited to see me. It is truly the best feeling to walk into the lunchroom, at Orchard Hills for example, and they all want to hug you and have you sit down and eat with them. It is definitely the most rewarding position in law enforcement in my opinion," she says.

Dunlop says she pursued a position as a school resource officer because of her passion for community policing and community relations. She enjoys interacting with people and helping in any way that she can. With her experience in DARE and LYFE, becoming a student resource officer felt natural, she adds.

During the day, she engages in activities such as reading to students, joining them at lunchtime, playing four square at recess, problem solving when a child is having an issue, and providing a safe environment for students to learn.

"Everyone has been very welcoming and excited about having a



Lilly Dunlop

second school resource officer in the district," she says. "I've met a lot of amazing people who work in the district and grown the relationships I had previously in the schools while I was working patrol and had assisted. I feel it is a very positive community of people, and I love working with everyone."

Dunlop says she continues to learn from her mentor who has been in this position for 20 years. She also loves to travel, enjoys spending time with family and friends, and likes to try new restaurants. ■

NORWALK Hometown Pride looks ahead

Summer events are already being planned.



Norwalk Hometown Pride is already planning for this summer's Celebrate Norwalk 4th of July Weekend, Front Porch Norwalk and the Norwalk Music Fest.

Even if you might not know the organization Norwalk Hometown Pride, you certainly know some of the events the group puts on each year.

The organization is already preparing for all its summer events, which include Celebrate Norwalk 4th of July Weekend, Front Porch Norwalk and the Norwalk Music Fest.

Jackson Zeigler, co-vice chair of Norwalk Hometown Pride, explains the group brings neighbors together to build a sense of community, create and improve public amenities, and celebrate what makes their hometown great.

"We are here to make our community amazing," he says. "Norwalk Hometown Pride is a non-profit organization with a 501(c)3 status that is run by a board of Norwalk residents and supported by many volunteers and local partners."

While the group has a lot to be proud of, one thing Zeigler specifically points out is that Norwalk Hometown Pride brought the Norwalk Music Fest back to life in 2018.

"It has been a community hit since it



started, and we continue to see thousands of people every Labor Day weekend," he says.

The community can support Norwalk Hometown Pride by donating and, more importantly, volunteering.

"We only have six regular people at our board meeting — we'd love to have more — which might be the smallest nonprofit group in Norwalk," Zeigler explains. "If you're interested in volunteering, visit our website at www.norwalkhometownpride.org."

Zeigler himself enjoys being involved because it's a chance to connect and network with people in the community, he says.

"I didn't know anyone in this community until I joined Norwalk Hometown Pride," he says. "After I joined, I was able to connect with local businesses and community members. I also like making an impact on the community appearance. I am extremely excited to continue beautifying our community and making Norwalk a place to travel to." ■

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REMODELING or building an addition?

Don't forget about your HVAC.

If your home no longer works for you — for whatever reason — you generally have two choices: sell or renovate. Interest rates have a lot of homeowners staying put and updating versus buying a new home. With

increased property values in recent years, many individuals are taking advantage of their home equity and upgrading their current homes. If you're considering this possibility, be sure to take your home's HVAC options into strong consideration to avoid costly and uncomfortable mistakes.

Adding a new space to your house can be an exciting project. Besides budgeting, setting a timeline for your project, and deciding on décor options for the new space, you need to consider which HVAC setup will suit the new addition. Deciding on heating and cooling options is necessary because expanding your house



increases your home's heating and cooling needs.

Different HVAC options suit different types of additions. Therefore, before you settle on a heating and cooling system for a home addition, you must consider what purpose the new space will serve. HVAC technicians can advise you on the best way to heat and cool an addition based on its purpose. Let's explore the best ways to heat and cool a home addition.

System extension

If your current HVAC system has enough capacity, extending it may be a solution. You and your HVAC contractor can assess your equipment to determine its suitability. The two most important considerations are the energy efficiency of the new addition, its size, and its distance from the existing ductwork.

System replacement

When your existing HVAC system is old, requires frequent repairs, or is inefficient, consider replacing it with a new system that's

capable of conditioning your existing home and the new addition. Newer equipment offers greater energy efficiency, which helps offset the costs associated with the upgrade.

Separate system

One of the safest and most energy efficient HVAC solutions for a new addition is to install a ductless mini split heat pump. These devices both heat and cool and operate independently from a central system. The mini split uses an outdoor condenser that can support multiple indoor air handlers as needed.

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PREP your winter emergency weather kit

You are probably familiar with emergency kits, but have you ever considered packing a shovel in your trunk or hauling around a bag of cat litter?

Hauling that shovel could come in handy if your car ever lands in a ditch, and having that cat litter on standby could offer the much-needed traction. Consider the following information before you take your next road trip or family vacation.

Better safe than sorry

Winter weather can turn a routine trip into a dangerous situation, but being prepared can make the difference between life and death when facing hypothermia. No one plans to be marooned roadside, but with severe weather looming, it's always a possibility. Be ready for Jack Frost with a winter emergency weather kit.

Consider the basics:

- First aid kit



- Cell phone and car charger
- Flashlight with new batteries
- Candle with matches or lighter
- Ice scraper and snowbrush
- Shovel
- Hazard sign or brightly colored flag
- Cat litter or sand
- Bottled water and non-perishable food

items

- Warm clothing, winter boots and gloves
- Blanket
- Battery jump pack or jumper cables

If you happen to live in a rural area or plan on taking a more extended trip, you may want to consider adding a few extra items to your kit. Adding these items can better prepare you for an emergency.

Add-on items:

- Flares or emergency strobes
- Light sticks
- Hand warmers
- Toilet paper
- Basic tool kit
- Tire chains/tow ropes

In the case of highway accidents or ice storms, motorists get stranded in groups. Ensure you have enough supplies for you and your family and pack a little extra to help the other stranded travelers.

You can also buy ready-made kits in stores and online. Make sure whatever you buy includes the basics, such as jumper cables, first aid and ice scrapers. To ensure your emergency kit is working and up to date, you should update your emergency kit at least twice a year. This could be to replenish your non-perishable food supply or to ensure your batteries and battery jump pack have enough energy to get you through a tough situation.

For more tips, you can visit the Lane Insurance Facebook page. ■

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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SET the menu for a successful year

(Family Features) If your goals for 2024 include a healthier lifestyle and added nutrition, your mission is likely to start with a refreshed menu. Add a few newfound favorites to this year's rotation like wraps, salads and smoothies to power each day and propel yourself toward wellness success.

Planning and executing a more nutritious menu can often be thwarted by lunchtime cravings or busy weeknights that leave little time to cook at home. Rather than giving in to those takeout temptations, turn to easy recipes you can create yourself with just a few simple, on-hand ingredients.

Grab tortillas out of the pantry and a few favorites from the refrigerator to make these BLT wraps with avocado spread, which are perfect for meal-prepping weekday lunches or whipping up at a moment's notice for a family dinner. Bacon, a nearly unanimous favorite, teams up with a homemade avocado spread, lettuce and tomatoes for fresh taste without the hassle.

For a satisfying meal without leaving behind health goals, serve with a hearty salad or Spanish rice and banana peppers on the side. ■

BLT wraps with avocado spread

Servings: 4

- 8 slices bacon
- 1 avocado, peeled and pitted
- 1/4 cup sour cream
- 1 lime, juice only
- 1/2 teaspoon hot sauce
- 1/2 teaspoon Worcestershire sauce
- 1/4 teaspoon salt
- 4 flour tortillas
- 4 large red leaf lettuce leaves
- 2 large tomatoes, cut into 1/4-inch slices
- Spanish rice (optional)
- banana peppers (optional)

Directions

- In large skillet, cook bacon until crispy. Drain on plate lined with paper towels. Set aside.
- In medium bowl, mash avocado, sour cream, lime juice, hot sauce, Worcestershire sauce and salt with fork until combined and smooth.
- Spread thin layer of avocado mixture over tortillas. Layer with lettuce leaves, tomatoes and bacon. Fold sides up and roll.
- Serve with Spanish rice and banana peppers, if desired.



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LET'S GET TOGETHER FOR A CUP OF COFFEE. MY TREAT.

Q: Can we get ahead of seasonal depression?

A: This topic may hit home for a lot of you because you or someone you know deals with seasonal depression. Time seems to be flying by these days, and, whether we like it or not, that time of year will be here before we know it. How can we be more proactive this year rather than reactive? During seasonal depression, energy decreases, you get in your head, and you go into survival mode, just doing everything you can to stay afloat. Why survive when you can thrive? We hear it all the time, but nothing is more accurate than when they say that exercising helps. You get this rush of endorphins that make you feel happy inside, your metabolism increases and gives you more energy, and you get to work on bettering yourself while surrounded by an amazing community. So why wait? Why give our brains a chance to start down that spiral? Get started now. Think of a fitness goal you have been wanting to achieve for a while and go for it. Take that leap and prove to yourself that you are worthy of that extra love and attention. Whether you have seasonal depression or someone you know does, make this year different. Come out of this winter season stronger than ever, and, just remember, you are capable of more than you know. ■



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

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WINTER safety tips for seniors

As February dawns, we look to our friend — and famous groundhog — Punxsutawney Phil to predict how long our winter will last. Phil has a nearly 40% success rate, and, living in Iowa, we thought it might be a good time to remind our Norwalk readers how to stay safe this winter.



- **Dress for success:** Staying dry and warm is a primary concern when you must go outside during the winter. Make sure that you are dressing in two to three lightweight layers versus one heavy layer. Break out those thermals. Don't forget your hat, gloves and a scarf you can use to cover your mouth and nose.

- **Take precautions against falls:** It is easy to slip and fall in the winter due to snow and ice. You should stay inside until walkways are cleared, wear non-skid shoes and, if you walk with a cane, make sure the rubber tip is not worn smooth and gives you some grip. You can also purchase an "ice grip" attachment for your cane to give you more stability.

- **Make sure your vehicle is ready for winter driving:** If you must drive in poor weather, make sure you tell someone where you are going and when you will be expected back. Have your car winterized. Check your tires, antifreeze and windshield wipers. Repurpose an old spice shaker with rock salt and keep it in your cup holder so that you can sprinkle the rock salt before you exit your vehicle. Stock your car with other winter safety items like blankets, flashlight, jumper cables and an ice scraper.

- **Prepare for power outages:** Winter storms can cause a loss of power. Make sure to have flashlights, extra batteries, drinking water and plenty of warm blankets until power is restored.

- **Hydrate and eat a healthy diet:** It is always important to drink enough water, even in the winter. Dehydration and lack of a balanced diet can be dangerous for older adults and could mean falls, depression, cognitive declines and other serious health complications.

- **Ask for help:** Whether it is clearing snow, getting groceries or winterizing your car, let your family, friends and neighbors know how to help. There is also the option to hire these services to be done.

You can often contact a local retirement community to recommend people who would be able to fulfill these needs. Wintertime can pose some challenges to older adults, but, with a little planning and following our tips, you can stay safe. Spring is just around the corner. ■

Information provided by Jjuan Hakeem, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515- 220-2952, welcomelg@edencrestliving.com.

'IT'S A miracle he's alive'

"No matter how tough things get, there is a light at the end of the tunnel, sometimes in the least expected way." Those are the words of Matthew Reum, who disappeared on Dec. 20 with no trace. Matthew had been traveling in the Chicago area on I-94 when he suddenly went missing — that is until almost a week later. Two fishermen were looking for places to fish in a creek under a bridge beneath the interstate. They came upon a badly mangled pickup sitting under the bridge. They peeked inside and saw a body under the driver's side airbag. When they reached out and touched it, the man turned and looked at them with the most relieved look they had ever seen. It was Reum, who had no idea how he got there. Somehow his truck flipped over the bridge's guardrail and landed on the bank of the creek. He screamed for help, but no one could hear him. His cell phone was out of reach, so all he could do was lie there and hope and pray someone would find him. Surviving only on rainwater, it took six days, but sure enough Reum was rescued and survived with various injuries but intact. Authorities declared afterward, "It's a miracle he's alive."



The story of Matthew Reum ended well, but let's be honest, there are just as many stories we hear in the news that don't have such a happy ending. The reality of life for everyone is that it is both brief and uncertain. A person can be cruising along with no worries, and, the next thing you know, your life can be hanging in the balance just like it was for 27-year-old Matthew Reum. The only thing certain about life is that nothing is certain, not even life itself. The Bible describes it this way, "Come now, you who say, 'Today or tomorrow we will travel to such and such a city and spend a year there and do business and make a profit.' You don't even know what tomorrow will bring — what your life will be! For you are like smoke that appears for a little while, then vanishes" (James 4:13-14).

Only in the Bible do we find such wisdom. None of us knows what a day may bring. Just ask Matthew Reum. Life is short, and there are no guarantees, save one: It's going to end. The Bible reminds us in Hebrew 9:27 that, "It is appointed for people to die once — and after this to face judgment." We all face the unknown day when our life will end and the certainty that we will face God and be held accountable for the way we lived and how we lived our life. God's judgment will be based on our relationship with Him through His Son Jesus Christ. Did we put our faith in Jesus, the One who died for our sins on the cross and rose again? Did we believe in Him for salvation resulting in eternal life (Romans 10:9-13)? The Bible promises that "everyone who calls on the name of the Lord will be saved." Considering the brevity and uncertainty of life, that is indeed a wonderful promise. I hope it's a promise you've taken to heart. There truly is light at the end of the tunnel of life for all who put their faith in Jesus. ■

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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**Awana for 2yrs - 5th Grade
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**Students 6th - 8th Grade
Sundays, 5:30 - 7:15 PM**

**Students 9th - 12th Grade
Sundays, 6:45 - 8:30 PM**

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norwalk
PARKS & RECREATION

Spring Youth Soccer Programs

2024 Spring Soccer

Registration: January 1 - February 4, 2024

Program Dates: March 25 - May 4, 2024

Time: All programs begin at 5:30 pm

Location: McAninch Sports Complex

Provided: Team Shirt

Required: Shin guards



**Registration
Open!**

Just 4 Kicks Soccer

4 & 5 year olds, not attending Kindergarten in Spring of 2024, must be 4 by the start date

This is a coed league. They will be assigned to teams. Participants will be introduced to the sport of soccer and will be taught the basic fundamentals of dribbling, passing, and shooting. Shin guards are required for this program. T-shirts will be provided. Volunteer coaches will be needed. This is a six-week program including practice and games.

Kindergarten Boys/Girls Soccer

Attending Kindergarten in Spring of 2024

The children will have fun while learning the fundamentals of soccer. Shin guards are required for this program. T-shirts will be provided. They will be assigned to teams. Volunteer coaches will be needed. This is a six-week program including practice and games.

Youth 1st - 7th Grade Soccer

(Attending 1st - 7th Grade in Spring of 2024)

The children will have fun while learning the fundamentals of soccer. Shin guards are required for this program. T-shirts will be provided. They will be assigned to teams. Volunteer coaches will be needed. This is a six-week program including practice and games.

Program Name	Ages*	Days of the Week	Time	Cost
Just for Kicks	4 & 5 year olds	Monday or Wednesday	5:30 pm	\$33.75 resident/ \$38.80 non-resident
Kinder. Boys	Kindergarten	Tuesday & Thursday	5:30 pm	\$39.50 resident/ \$45.40 non-resident
Kinder. Girls	Kindergarten	Tuesday & Thursday	5:30 pm	\$39.50 resident/ \$45.40 non-resident
1st/2nd Boys	1st or 2nd grade	Tuesday & Friday	5:30 pm	\$51.00 resident/ \$58.65 non-resident
1st/2nd Girls	1st or 2nd grade	Monday & Thursday	5:30 pm	\$51.00 resident/ \$58.65 non-resident
3rd/4th Coed	3rd or 4th grade	Monday & Friday	5:30 pm	\$51.00 resident/ \$58.65 non-resident
5th-7th Coed	5th, 6th or 7th grade	Tuesday & Thursday	5:30 pm	\$51.00 resident; \$58.65 non-resident

** Child must be in the grade specified in Spring of 2024. For Just for Kicks, children must be 4 years old by the start date and not attending Kindergarten Spring of 2024.*

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Norwalk Community Night with the Iowa Wolves!

The Norwalk Parks and Recreation Department is excited to partner with the Iowa Wolves. Please join us for Norwalk Community Night with the Iowa Wolves on Friday February 23rd.

What: Norwalk Community Night with the Iowa Wolves

When: Friday, February 23, 2024; Doors open at 6:00 pm, game starting at 7:00 pm

Where: Iowa Event Center, Des Moines, Iowa

Fans 2 years and under get in free. First 1,000 fans in the door will receive a Wolves T-Shirt.

A portion of each ticket sold will go back to benefit the Norwalk Parks and Recreation Department.

Questions? Please contact Alex.Barker@iawolves.com

Scan to purchase tickets! >>



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Get Lit Book Club: Lessons in Chemistry by Bonnie Garmus Tuesday, January 16th, 6:30-8pm

All readers are welcomed at the Get Lit Book Club for an evening of literary discussion. Copies of the book are available at the library's front desk for checkout or borrow digital copies from Libby.

The Great 'Craft Stash' Sale Thurs, February 8 - Sat, February 10

Join the Foundation in welcoming a new event to help support future library initiatives and expand your 'craft stash' supplies at the same time. It's two great opportunities in one!

Shop supplies for your favorite craft or explore supplies and kits for new creative opportunities. A variety of supplies will be available including cross stitch, quilting, yarn, fabrics, fibers, kits, & more!

To help provide the greatest selection of supplies, the Foundation will be accepting donations of unwanted or unused craft and needlework supplies from January 9-February 3, 2024. Please drop donations at the Norwalk Easter Public Library.

A Presale opportunity will be held on Thursday, February 8, 2024, 2:00-7:00pm. Admission is \$15 per person and gives you early access to the sale. All supplies will be priced accordingly.

The Regular sale event will be held Friday, February 9, 2024, 12:00-6:00pm and, Saturday, February 10, 2024, 10:00-2:00pm. No admission fees on these days.

All proceeds go to the NEPL Foundation to support future library initiatives.

Adventure Pass-Now featuring Brenton Skating Plaza!

Iowa Libraries provide free passes to area attractions for a day of family fun! Passes allow entrance for two (2) adults and two (2) children. Additional tickets can be purchased at the venue.

For Norwalk Easter Public Library: Adults, 18 years of age and older, with a valid library card that is non-expired and in good standing may reserve passes.

- **Blank Park Zoo** (age 1 and under free, child = age 2-12, adult = age 13-64, seniors are age 65+)
- **Brenton Skating Plaza** (admits 2 adults and 2 children and includes ice skate rental)
- **Des Moines Children's Museum** (admits 4 children between ages 1-10 – there is no admission charge for those under 1 or over 10)
- **Greater Des Moines Botanical Garden** (age 3 and under free, youth = age 4-17, adult = age 18-64, seniors are age 65+)
- **Science Center of Iowa** (age 1 and under free, child = age 2-12, adult = age 13-64, seniors are age 65+)

Daddy & Me Dance

The Park and Recreation Department will host the social event of the year, an evening filled with dancing and fun. Dads, parents, relatives, guardians and/or role models are invited to bring their daughter(s) to the Daddy & Me Dance and enjoy light snacks, dessert, photobooth opportunities and lots of memories. All ages are welcome!

Registration times: January 1 - February 3 @ 6:45 pm

Program day/time: Saturday, February 3, 2024, 7:00 pm - 9:00 pm

Cost: \$15.00 resident per person/ \$17.25 non-resident per person

Location: St. John the Apostle Catholic Church, Norwalk



Employee Spotlight

Jared Alcorn, Police Officer



Officer Jared Alcorn joined the Norwalk Police Department in December 2019, typically working the overnight patrol shift.

"I enjoy driving around the city looking for anything suspicious. I try to drive all the roads of the city every night. I like that I don't know what will happen each night, sometimes you get to get a drunk driver off the road and improve the safety of our roads for the citizens or sometimes you find a house on fire and get to try to put it out with a garden hose."

Jared grew up in Pella with 5 sisters and two brothers! He graduated from Iowa State University in 2019. Prior to starting his career as a patrol officer with the NPD, Jared was head chef at the Pella Dairy Queen. He then served as a sailor in the US Navy from 2013 to 2019 as an Information Systems Technician on a frigate USS Taylor (FFG-50) for two years, then on the aircraft carrier USS Theodore Roosevelt (CVN-71). After active duty, he joined the US Navy Active Reserve and served as an IT at Commander Naval Forces Japan in Yokosuka for two years. Jared achieved the rank of Petty Officer Second Class (E-5) before his honorable discharge.

Outside of work, Jared enjoys hanging out with his Chinese Shar Pei, Bonnie, and taking her to the dog park. He also likes to play video games and work on DIY projects around the house.

Interesting facts:

- While in the Navy, Jared was on a warship that ran aground in a foreign country, stranding them for weeks!
- While Jared was born in Germany and has visited 16 countries so far, he still doesn't have a passport!



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Parks and Recreation: 515-981-9206

VOLUNTEER wrestling coach brings passion

Herkelman-Sinnwell enjoying helping girls pursue their talents.

A little more than a year ago, Chelsea Herkelman-Sinnwell saw the Norwalk boys wrestling coach had posted online that help was needed with coaching the girls program that was being organized. At the time, girls wrestling was preparing to launch its first sanctioned season in Iowa.

"There was something in my heart telling me to reach out and help," Herkelman-Sinnwell shares. "I worked full time in West Des Moines and had an almost 4-year-old and 6-month-old. My sister wrestled throughout most of my life but against boys. She started around the age of 6 and wrestled through college. I spent a ridiculous amount of my childhood mat side, cheering, recording or coaching her with my dad. Something in my gut told me to see what kind of help I could offer and just be the person my sister could've used through her wrestling career."

Interestingly enough, Herkelman-Sinnwell quickly found out that the head wrestling coach, Alanah Vetterick, wrestled in the same group of girls as her sister once did.

"In Iowa, there were a handful of girls known in the sport for wrestling boys who traveled around for big tournaments when we were growing up, and Alanah was one of them," she says. "When Alanah found out I was interested, she welcomed me with open arms. This has opened



Jason Siemens of Edward Jones presents the Good Neighbor certificate to Chelsea Herkelman-Sinnwell.

the door to taking my now 5-year-old to the girls kids club practices and given me the chance to help with that as well."

For Herkelman-Sinnwell, the choice to volunteer as a coach is two-fold. Not only did she want to be the female wrestling coach her sister could have benefited from, but she also finds it important to have more women coaching girls in general.

"I never had a female coach in high school, and I think that's important to have," she says. "Not just because we've been in their spot before as a girl who is a high school student athlete, but also so they can see more women in coaching roles and know that's something they can do as well."

Herkelman-Sinnwell also coaches to provide opportunities for her daughters.

"My sister didn't have the opportunity to just wrestle girls in high school, but I'm hopeful the opportunity will still be there when my daughters are old enough to wrestle — if they choose to," she says. "It's also given me the chance to continue to show them what hard work is and how to stay committed to something."

What Herkelman-Sinnwell enjoys most about serving as a volunteer coach for the girls wrestling team is witnessing the growth in each wrestler.

"Seeing how much they've learned and retained and are able to put into action on the mat this year since last season is so exciting to watch," she says. "Seeing them get excited when they put something together and pull off a pin is so satisfying as a coach."

One of Herkelman-Sinnwell's favorite memories from coaching so far was getting to experience the first girls wrestling tournament last season.

"Being in a gym, packed full of people, running three mats all day knowing how hard so many families had worked over the last 20 years to get girls wrestling to where it was, it was a full circle moment for me," she says. "If you would've told me growing up this is where the sport would be, I wouldn't have believed you." ■


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WCEDC celebrates business excellence at annual Economic Impact Awards event

Warren County is abuzz with pride following the prestigious Economic Impact Awards ceremony held at Simpson College's Principal Blackbox Theater on Nov. 9. The event honored the remarkable contributions of local businesses to the county's economic vitality.

2023 Warren County Business of the Year was awarded to Michael Foods of Norwalk. Country Propane in Milo won Top Business in a Small Community. Owners Liz and Terry Davis accepted the honor. Crystal Inman, owner of Sticks & Balls Indoor Golf and Bar, was awarded the Woman Owned Business of the Year honor. Murphy Tower in Hartford/Carlisle was named the recipient of the Innovation of the Year Award. Stacie LoVan from the Greater Des Moines Partnership took to the podium to recognize Williams Machine Shop in Lacona as the Industrial/Manufacturer/Producer of the Year. Racheal Thompson, owner of Morning Glory Coffee, was presented the New Business of the Year Award.

Supervisor Darren Heater, chairman of the Warren County Board of Supervisors, shared Warren County news and updates with the crowd.



Michael Foods Plant Manager Tod Kinker receives the 2024 Warren County Business of the Year award from Eric and Leslie Held (left), owners of Bob's Custom Trophies and award sponsor, alongside Rachel Fusco (right), WCEDC executive director.



Terry and Liz Davis with Country Propane in Milo won Top Business in a Small Community in the 2023 Warren County Economic Impact Awards. Katie Lord (left) with MidAmerican Energy presented the award and was joined by WCEDC Executive Director Rachel Fusco (right).



Racheal Thompson, owner of Morning Glory Coffee in Carlisle, accepts the New Business of the Year award. Deven Markley (left), city administrator for the city of Carlisle, presented the nominees and was joined by WCEDC Executive Director Rachel Fusco (right) to present the award.



Jay Byers (left), president of Simpson College, presented the Women-Owned Business Award to owner Crystal Inman (center) of Sticks and Balls Indoor Golf and Bar with Rachel Fusco (right), WCEDC executive director.

OTHER WCEDC UPDATES

New office location

The Warren County Economic Development Corporation (WCEDC) office has moved to a new location. As of Jan. 3, WCEDC is located at 110 N. Howard St. in Indianola, on the east side of the Square.

Grant application cycle begins Jan. 15

The 2024 Warren County Philanthropic Partnership (WCPP) grant cycle will open to applications Jan. 15. Since its inception, WCPP has awarded more than \$1 million to nonprofit organizations in Warren County for community betterment projects. From providing equipment to area police and fire departments to improving education and arts and entertainment, WCPP has responsibly distributed Iowa's County Endowment Fund to worthy projects impacting the entire county. Watch for updates at www.warrencountypg.org. ■

Check for cancellations



Think Spring Gardening Seminar

Feb. 24, 9 a.m. to 3 p.m.

Hubbell Hall at the Kent Campus Center on the Simpson College campus

Join more than 100 garden enthusiasts to listen to inspiring speakers, win door prizes, enjoy shopping with vendors and enjoy a catered lunch. Master Gardeners earn four CEU credits for attending.

Featured speakers include Jessica Lancial (Mushrooms), Dan Fillius (Getting the Dirt on Soil), Ajay Nair (Vegetable Gardening) and Emma Hanigan (Replacing Ash, Planning for Future Forest). Doors open at 8:30 a.m. Parking is available in the lot adjacent to the building and on nearby streets.

Warren County Master Gardeners host this fun event to raise funds to provide the educational seminar as well as provide grants and educational opportunities to non-profit organizations.

Ticket prices are \$50. Registration closes on Jan. 31. Go to <https://go.iastate.edu/KBW2WW> to register. For more information, contact Bethany with the ISU Extension office at 515-961-6237 or bcecot@iastate.edu.



Waukee Family Fest

Saturday, Jan. 20, 9 a.m. to noon
Lutheran Church of Hope - Waukee

This free, family-friendly event will help kids burn off some cabin fever energy. Check out Waukee area businesses, enjoy games and prizes and jump on inflatables. To become a vendor, visit waukee.org/familyfest.

Theater and dance

Actors, Inc. - Ames Community Theater

120 Abraham Drive, Ames

actorsinc.org

• Jan. 25-27, Feb. 2-4: "Holmes & Watson"

Des Moines Performing Arts

Des Moines Civic Center,

221 Walnut St., Des Moines

dmpa.org

• Jan. 12-14: "STOMP"

• Jan. 23-28: "Mamma Mia!"

• Jan. 27: Havana Hop

Stephens Auditorium

1900 Center Drive, Ames

center.iastate.edu/events

• Jan. 30: "Jesus Christ Superstar"



Music

Hoyt Sherman Place

1501 Woodland Ave.,

Des Moines

hoyshtsherman.org

• Jan. 12: Big Head Todd and the Monsters at 7:30 p.m.



Wells Fargo Arena

223 Center St., Des

Moines

iowaeventscenter.com

• Jan. 25: Disturbed - Take Back Your Life tour with Falling In Reverse and Plush

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

PAWS

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CITYVIEW's Fire and Ice

Jan. 20

Historic Valley Junction, 137 Fifth St., West Des Moines
fire-and-ice.dmcityview.com

Fire and Ice is a hockey-themed liquor sampling event that will be sure to warm up your winter blues. With your event ticket, you will receive 10 individual drink tickets to sample some of the best winter cocktails from establishments in the Valley Junction area. ■



HOMETOWN girl

Smith is raising her family in the same town she grew up in.

Sarah Smith was born and raised in Norwalk, and she's happy to be raising her family in the community as well.

"My parents moved a lot because of my father's job, but right before I came along, my father received an offer at Iowa Power — now known as MidAmerican — this was back in the days of Louie the Lightning Bug," she explains. "The majority of my childhood was spent in a beautiful house on the lake. I moved to Des Moines/West Des Moines during college, but once I was married and we started a family, we decided to move back to Norwalk."

When Smith and her husband found out they were expecting their second child, they decided they needed a different home than what they were in at the time. They went from a two-story home to a ranch, which she prefers.

"We fell in love with a floor plan that we saw out in Grimes, but if I was going to move anywhere, I knew I wanted to be close to my mother and brothers, so we chose to build that same house in Norwalk," Smith says. "It isn't flashy, but, to me, it is beautiful and holds a lot of great memories. Not to mention that I have been blessed with some incredible neighbors."

The Smiths' neighborhood is full of children of all ages.

"My kids have friends all over the place," she

says. "I love that they can run next door or cruise down the street on their bikes to play with their friends whenever they want. It is a super safe and quaint area. I love the whole vibe. It is definitely the perfect place to raise a family."

What Smith likes about the Norwalk community most of all is that, no matter how much it has grown, it still has a small-town feel.

"Some people might feel like a smaller town is too close for comfort and is a recipe for everyone knowing your business, but I feel that it creates a special bond of people who would truly do just about anything for you," she says. "I was lucky enough to grow up here, and I have 'ride or die' friends that I know would be here for me and my family if I ever needed them. I pray my kids have those types of relationships when they get older, too. It is something I really cherish."

To give back to the community she appreciates so much, Smith tries to volunteer anytime she can for her kids' school activities. She's also a participating member of the Des Moines Choral Society and serves on the board as vice president of community outreach. She helps out at St. John's Catholic Church as well.

For Smith, raising a family in the town she grew up in is truly special.

"I have so many amazing memories from living here, and I feel so lucky to be able to create



Sarah Smith says Norwalk has a special "vibe" that made it a great place to grow up and now raise her family.

even more memories with my own family," she says. "There is something unique, I think, about people who grow up in Norwalk — a certain level of loyalty that the people have for each other, even if they don't know each other that well. I truly believe you can't find the same vibe anywhere else." ■

NEWS BRIEF

LOCAL business named in Congressional Record

Last week, Crayons 2 Pencils was recognized by the Senate Committee on Small Businesses and Entrepreneurship and placed in the Congressional Record. The Norwalk Chamber of Commerce was referenced in the official Congressional Record as well. As ranking member of the Senate Committee on Small Business and Entrepreneurship, Sen. Joni Ernst recognizes an "outstanding Iowa small business that exemplifies the American entrepreneurial spirit." The Congressional record notes, "This week, it is my privilege to recognize Crayons 2 Pencils of Norwalk, IA, as the Senate Small Business of the Week during National Women's Small Business Month and National Veterans Small Business Week." The business is owned and operated by husband and wife duo Matt and Jill Larsen. Sen. Ernst noted Jill's career accomplishments as well as Matt's 18-year service in the Iowa Air National Guard and his deployment to Iraq. ■



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LEGAL By Ken Winjum

CAUTION — read before you sign

We have noticed recently that some insurance company adjusters are attempting to settle personal injury claims within days of an accident. This might make sense in a minor accident with no apparent injuries. However, where a significant injury or hospitalization is involved, such a settlement may be premature.



In this world of downloadable apps, e-signatures and digital communication, it is possible that a person may unwittingly agree to a settlement before becoming aware of the seriousness of his or her medical condition or the rights being given up. It seems we are conditioned to agree to long document forms without ever reading the words contained in them.

In this environment, it is the liability insurance adjuster's goal to obtain a signed release of the company's insured party in exchange for a payment to the injured party as quickly as possible. For the sake of "convenience," such releases are often presented digitally, whereby a simple "click" can extinguish an injured party's claim.

One should be very careful before ever agreeing to accept payment from an insurance company that promises to pay for an injury shortly after an accident. By accepting such payment, the injured party will have essentially settled the case and closed off any opportunity for full compensation. Unfortunately, it may be difficult to "undo" a misinformed acceptance of an early settlement proposal.

Iowa Code Chapter 507B contains specific rules concerning how insurance companies are to fairly settle claims. For example, an unfair claim settlement practice may include "not attempting in good faith to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear." The focus of the statute is on whether the company is in violation with such frequency as to indicate a general business practice. Enforcement is handled by the Insurance Commissioner.

In *Bates v. Allied*, 467 N.W.2d 255 (Iowa 1991), the Supreme Court of Iowa held that 507B does not create a private cause of action against an insurance company that commits an unfair claim settlement practice. The court explained that, while an insurer has a fiduciary relationship with its insured, it has an adversarial relationship with a third-party claimant. Therefore, a tort victim, as a third-party claimant, cannot compel a tortfeasor's insurer to negotiate and settle a claim in good faith anymore than he could compel the tortfeasor to do so himself.

Conclusion: It should be understood that the insurance company for the at-fault party has an adversarial relationship with the injured person. It is crucial for an injured person to read and understand all documents sent by an insurance company before signing or "clicking" agreement to the terms. ■

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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WHAT THE market did in 2023

At the beginning of 2023, there were dire predictions for the real estate market. I heard statements like, "There will be a tsunami of foreclosures," "Housing values will tank," and "Higher interest rates will prevent buyers from purchasing homes." At the time of this writing, Dec. 27, 2023, we are seeing final numbers from October coming in. Let's take a look to see what the market has actually done.



Case-Schiller reported yesterday that their 20-city house-price index rose a seasonally adjusted 0.6% in October compared with the previous month and were up 4.8% over the last year. The FHA reported that home prices rose 0.3% in October from the previous month and were up 6.3% in the past year. The National Index, which is a broader measure of home prices rose 0.6% in October and 4.8% over the last 12 months. I would also like to point out

that interest rates were at their highest level of the year in October. This is all due to a serious shortage of homes for sale.

The National Association of REALTORS® is reporting that, "Total existing-home sales — completed transactions that include single-family homes, townhomes, condominiums and co-ops — elevated 0.8% from October to a seasonally adjusted annual rate of 3.82 million in November." While this number is low, my friend Steve Harney pointed out that it doesn't mean that nothing is selling. He did the math, and 10,466 houses sell a day (3.82 million divided by 365 days).

Interest rates on 30-year fixed-rate mortgages in 2023 climbed to their highest level in the last 20 years. This caused buyers using a mortgage to pay for their home to adjust, but most still purchased, they just purchased less house. But how about before that? According to Freddie Mac, the average mortgage rate by decade has been 8.86% in the 1970s, 12.7% in the 1980s, 8.12% in the 1990s,

6.29% in the 2000s, and 4.09% in the 2010s. The U.S. average rate for a 30-year fixed-rate mortgage today is 6.61%, so we are actually a little less than average right now.

The tsunami of foreclosures didn't happen either. As of today, foreclosure filings and bankruptcies are both still below pre-pandemic levels. Unlike 2008, Americans have so much equity in their homes, if needed, they can sell and avoid foreclosure.

The year 2024 is set up to be a good year for real estate and could probably be what we consider an average year if there were more homes for sale. For anyone considering selling their home, there are plenty of buyers waiting for the right house to come along. Any house priced correctly will sell quickly.

Have a great new year. ■

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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NEW YEAR, new hearing, new you

In 2023, the most popular resolution in America was to “live healthier,” followed by enhancing “personal improvement or happiness.”¹ If these goals resonate with you, there’s an ideal way for you to accomplish both: improve your hearing.



Stay healthy with optimal hearing

When it comes to your overall wellbeing, ensuring you can hear well is just as important as engaging in regular exercise, getting a good night’s rest and eating balanced meals. Studies have shown that people with untreated hearing loss are at a greater risk of conditions that can influence their physical, mental and emotional health, including falls,² cognitive decline³ and

depression.⁴

Having any of these conditions can significantly impact your quality of life. Fortunately, treating hearing loss can make all the difference, helping you stay healthy. Research shows that people who wear hearing devices experience improved balance,⁵ slow their rate of cognitive decline⁶ and report improvements in their mental health.⁷

Find more happiness by hearing your best

What brings you joy? For many people, connections with friends and family are at the top of their list. Good relationships make navigating life’s ups and downs easier while also providing meaning and purpose to your days.

Untreated hearing loss can make it harder to keep the bonds with your loved ones strong. You may find it difficult to participate in conversations and feel close to the important

people in your life. Hearing loss treatment can help. According to one large study, patients who wore hearing devices reported significant improvements in their social lives, self-confidence and relationships.⁸

Start 2024 off right

Ready to make this year one of your best ones yet? Get a test to check the current status of your hearing. Since hearing loss occurs gradually, it can be easy to overlook subtle changes. Finding and treating any loss as soon as possible can help you reach your goal of living a happier, healthier life — and that’s a resolution worth keeping. ■

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.



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WELLNESS

By Jen Penisten

TESTOSTERONE... for women?

Testosterone has become a hot topic in female hormonal health discussions. While it is well known that testosterone is the dominant male sex hormone, it is a very important hormone for females, especially during the menopausal years. Signs of deficiency can include decreased libido, weight gain, loss of muscle mass, hair loss, night sweats, mood swings, brain fog, anxiousness, hot flashes, vaginal dryness and depression. These can range from mild to severe and last months to years.



Testosterone replacement can help these symptoms, and sometimes women can feel a difference within days. There are many routes this can be done, but testosterone pellets placed under the skin have gained a lot of traction due to the slow, steady release of hormone, low side effect profile, no necessity to remember a daily medication, and good relief of symptoms.

Many women see an improvement in energy, mental acuity, weight, muscle tone, libido and mood. It is important to have a conversation with your healthcare provider to see if this is a good option for you. Relief is on the way. ■

Information provided by Jen Penisten, MSN, RN, NP-C, CEO/owner, Vivid Life Spa, 1016 Main St., Norwalk, 515-850-7848, www.vividlifespas.com.

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HEALTH

By Ashley Powell

THC content and benefits of hemp

Scientifically, there's not much difference between hemp and marijuana. It's really the law that separates the two. According to the law, hemp is the strain of the cannabis sativa plant that contains .3% or less of THC by dry weight. Marijuana typically contains 5-30% THC. The cannabis industry has flourished in states where marijuana is illegal due to the 2018 Farm Bill that legalized industrial hemp. The seeds and oil from hemp are rich in protein, fiber and magnesium. They also contain high levels of Omega-3, which contribute to relief from symptoms of discomfort and improve heart and skin health. Besides its wellness effects, fibers from hemp stalk are extremely strong and have been used for clothing, construction and food supply. Hemp cultivation is more environmentally friendly versus crops such as flax and cotton. It grows more quickly and under a wider array of conditions. It can absorb carbon from the air and transform it into plant materials, and it can decontaminate soil by absorbing harmful heavy metals and turning them into harmless plant matter. Since THC is so popular, the spotlight on marijuana plants seems brighter. Fortunately, hemp can provide many of the same benefits. Ask your local cannabis retailer for more information, and you're likely to discover how going heavy on the hemp will get you the results you're looking for. ■



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.

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HEALTH

By Dr. Michael O'Meara

Q: What causes nearsightedness? Can I do anything to prevent it?

A: The exact reason why some children become nearsighted (myopia) and others do not is not fully understood. There may be several factors. We know that heredity or genetics is a large reason. If both parents are nearsighted, there is a greater risk their children will be as well. But you can't predict who will become nearsighted just by family history. Some researchers think excessive near activity (reading, screen time) for extended periods of time can increase the risk of nearsightedness in children.



A number of recent studies have found more time spent outdoors may help prevent or reduce the progression of nearsightedness in children. No particular outdoor activity was linked to this. Researchers believe it may be due to more distance vision use (or less near focusing), physical activity and exposure to natural light that accompany simply being outdoors. Putting down the screen and getting outside could reap huge benefits.

Another method to reduce nearsightedness in children may be the use of multifocal (bifocal) contacts. Some early studies have shown as much as a 50% decrease in the progression of nearsightedness in children who wore these lenses. More research is currently being done on this topic of myopia control. ■

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

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HEALTH

By Dr. Donna Grant

NEW YEAR, new resolution, new diet

If your New Year's resolution involves hitting the gym and improving your diet, consider taking into account improving your oral health as well as your full body health. As important as brushing and flossing are, focusing on a dental-conscious diet can reduce your chances of cavities.



There are several classifications of foods that promote good oral health: apples, dairy, leafy greens and nuts. Apples are primarily fiber and water, which can stimulate saliva flow and help rid your mouth of bacteria and food particles. Dairy contains calcium, which is good for your bones as well as teeth. Low sugar dairy such as hard cheeses and plain yogurt can actually increase the pH of your mouth, lowering your risk for cavities. Leafy greens contain calcium and folic acid, combating cavities and, some claim, treating gum disease in pregnant women. Lastly, nuts such as almonds are great because they stimulate salivary flow and are high in protein and calcium while being low in sugar.

It's important to select beverages carefully, too. Water is the best for your teeth, but the most important thing is to avoid sugary or acidic drinks such as sodas, energy drinks and juice. Often, what is good for your body is good for your mouth. ■

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

PREPARATION for snow shoveling prevents injury

When snow, ice and frigid winds blast into town, watch out. If your body is not in condition, the common winter chore of snow shoveling can present the potential for spasms, strains, sprains and other health problems.

Be prepared and follow these tips for exercise of the snow shoveling variety:

- Maintain your exercise program year-round.
- Listen to weather forecasts so you can rise early and have time to shovel before work; rushing the job can lead to injury.
- Do some stretching before you grab the shovel.
- For big jobs, use a motorized snow blower. If you shovel by hand, use a lightweight, ergonomically designed shovel to reduce back strain.
- When you do shovel, push the snow straight ahead. Don't try to throw it; walk it to the snowbank. Avoid sudden twisting and turning motions.
- Bend your knees to lift when shoveling. Let the muscles of your legs and arms do the work, not your back.
- Take frequent rest breaks to take the strain off your muscles.

If you continue to feel soreness, pain or strain after following these tips, it may be time to visit your chiropractor. ■

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.



THE JOYS of novelty

We're hitting that time of year when the temperature drops and we all start to settle in for winter. It's easy this time of year to fall into routines and go on autopilot from day to day. This isn't necessarily a bad thing, but, after a while, we do have to be careful with how routine can affect our mood. After a while, having the same daily routine can dull our mood and leave us more susceptible to the winter blues. If you find yourself feeling this way, it may be time to add a bit of novelty to your life.

When I talk about ways to add novelty into your life, it's important not to overthink it, something many of us are guilty of. Adding novelty to your day-to-day life just means to try something new, something different. Novelty could be something as simple as taking a different way to or from work or going to a new restaurant or coffee shop that you've been wanting to check out. Small changes to our daily pattern can allow us to have new experiences, which our brains tend to crave and help us to stave off those winter blues. ■

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, guerdet@sstherapyandconsulting.com.



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PLAN AHEAD

By Scott Eriksen

MAKE your funeral prearrangements

Don't put it off another year. Let 2024 be the year you take care of those tasks that continue to remain on your "to-do" list.

It might be getting a will in place or updated. It might be cleaning out that closet. Or maybe it is getting your funeral prearrangements in place so that your final arrangements will not be a burden to your family and loved ones at a time that will be very emotional and stressful.

We hear it all the time... "I am so glad to have this taken care of."

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

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

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

Start the year by crossing something off your "to-do" list. Reach out to your funeral home of choice and schedule a meeting to get your prearrangements in place. You will be glad you did. ■

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



LAWN CARE

By Kevin Johnson

WHAT'S the difference?

As I interact with our customers and potential customers, many will ask me, "Why should I pay more for your services? I can get the same thing from X, Y or Z at a lower price."

The founder of our company would normally state: "The most expensive lawn care is achieved when you pay any amount of money and get no results!" What truly matters should be, "Did you receive the best results for the amount of money spent?"

Most lawn care clients are normally paying \$300-500 per year depending on the size of the lawn. Doesn't it make sense to meet with your provider and have some of your most basic questions answered? Here are a few important questions you should ask:

- Has the company measured your lawn correctly?
- How long has the company been in business?
- Is the company licensed, insured and its applicators certified?
- Will the company utilize products designated by the EPA as reduced risk for the environment?

- Do they offer a guarantee of satisfaction?
- Do they make applications in an environmentally safe manner?

Any provider should be able to answer these basic questions to your satisfaction. Price alone does not guarantee good results. ■

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



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A YEAR full of possibilities ahead

As we turn the calendar to the next page, the chamber looks forward to a year full of possibilities. With new leadership on the executive board, new faces on the board of directors, and events and professional development opportunities constantly being added to the calendar, I'm excited about what 2024 will look like for our members.



We're starting the year off on a high note with a celebration. Join us as we honor our 2023 award winners at the chamber's annual banquet on Jan. 19 at Happy Apple Celebrations. All chamber members and community residents are welcome to join the celebration and can register via the chamber's website at www.norwalkchamber.org.

Our Norwalk Area Young Professionals have planned business tours, speakers, lunch and learns, and more for 2024. On Jan. 17, stop by Luana Savings Bank between 7:30 and 9

a.m. for a kickoff event with coffee and casual networking. Find out what the committee has planned for the year while enjoying a hot cup of coffee, sponsored by Luana.

Our Norwalk Area Women's Collective plans to build on the momentum from last year by continuing to meet for coffee and discussion at the Middlebrook Mercantile from 8-9 a.m. on the second Friday of each month. Anyone from the community is welcome to attend to hear about a range of topics curated for women in business. The Collective's mission is to offer Norwalk area businesswomen an opportunity to gather on a regular basis to network, mentor and collaborate. If that's something you'd be interested in, please join us on Jan. 12 and feel free to bring a friend.

One change you'll notice for 2024 is the date for our annual fundraiser RUNorwalk. Historically, this road race has taken place over Mother's Day weekend and has coincided with the city's spring cleanup and neighborhood garage sales. This year, the race will take place

on Oct. 26, and the change in season has our planning committee full of new ideas for ways to grow the event and make it better than ever. Save the date and reach out to the chamber office if you'd like to be involved in the planning of this event.

It's hard to believe that a year has already passed since I joined the chamber as your executive director. I'm thrilled to get to do it all over again with more experience, more connections, and even more enthusiasm for what is to come. If you'd like to grow as a professional while investing in your community and being part of the exciting growth happening in the Norwalk area, now is the time to get involved in your local chamber. Email me at info@norwalkchamber.org or call 515-981-0619 and make 2024 the year you make a difference. ■

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

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