

NORWALK

FEBRUARY 2024

Living

MAGAZINE

Golden EMPLOYEES

Retirement-age workers
share why they continue
to report for duty

Meet Cindy Dickson
EDUCATION

Cirksena advocates for children with disabilities
NEIGHBOR SPOTLIGHT

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WELCOME

WHAT'S next?

Five years ago, retirement wasn't even a thought in my wandering mind. Today, at age 55, it's becoming more of a reality. Not next week, next month, next year or likely even the next decade, but it's coming around the corner, sooner than I may realize.

I enjoy my job, and I like to work. Those are good things. At this point, it is difficult for me to imagine what I would do to fill my day if I wasn't working. I don't particularly enjoy traveling, I am not old enough to golf, and I would likely drive my wife crazy if I was around the house too much. I have a feeling many of you who are reading this can relate, in one way or another.

With the labor force in short supply, many opportunities abound for retired people who still want to work. Part time. Full time. Employee. Contractor. As a retired person in today's world, you can take your pick of jobs. In years past, this age group was highly desired among many employers, as those in it were quite often dependable and experienced. The COVID-19 scare changed this, as many retired folks who had come back to work opted to not do so any longer. This created a massive employment gap for many businesses that continues to exist today. Little by little, some seniors who are willing and able are coming back to the workforce. That's good news for everyone.

We have been fortunate in our business to have many folks who are past the traditional retirement age continue to contribute to our company. Some have written stories. Others have sold advertising. And many deliver publications for us. We are grateful and appreciative of the work those in the past have done and those currently continue to do. If I am blessed with good health and a sound mind in my later years, I hope to be able to do the same. And in a few decades, I might even take up golf. Maybe.

Thanks for reading. ■

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FEATURE

In 2022, Tom McLaughlin was honored with the 2022 Community Footprint Award by the Norwalk Chamber of Commerce for his lifetime of achievements with the Norwalk Community School District and community.

Golden EMPLOYEES

**Retirement-age workers
share why they continue
to report for duty**

By Chantel Boyd

The vision of what life is like “after retirement” is as unique as each individual. For some, that vision focuses on leisure: traveling to warm beaches, afternoons spent reading, extra rounds of golf, more time for hobbies, friends and families. For others, however, employment continues to be an important aspect of their lives. From those who continue full-time careers to those who put in a few hours to keep busy, work can be a key part of life after retirement age.



"I continue to work because I would be bored and not have the lifestyle I enjoy without the extra income."

— Karen Jones

A career in critical care

Despite being beyond the traditional age for retirement, Karen Jones has no plans to retire anytime soon from her career.

"I am 71," she says. "I've always worked in critical care as a nurse."

Karen began her medical career at one of the most prestigious medical facilities in the world, Johns Hopkins in Baltimore. In 1975, she joined Iowa Methodist Medical Center and has been there for nearly 40 years. Along the way, Karen also did some traveling nursing.

"I did traveling nursing for seven years but stayed PRN (as needed) with Life Flight," she says.

Karen also worked in the trauma department

for five years and the last seven years with the Transfer Center, where she works in trauma outreach and injury prevention. She has been the manager for the last two years.

"I continue to work because I would be bored and not have the lifestyle I enjoy without the extra income," she says.

Karen enjoys spending time with family and friends outside of her work as a nurse.

"I have two adult children and three grandchildren I love spending time with," she says.

Though Karen continues to work, she still finds time to enjoy life away from work. She often uses her vacation time to travel.

"I travel frequently to Las Vegas; I'm going to Italy this spring," she says.



Karen Jones of Norwalk is 71 and has no plans to retire from her career as a nurse.



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"I fish as often as possible,
and we travel as much as possible.
We have gone to Canada yearly
for fishing and to see friends
we have made there."

— Larry Hoctel

Since Karen began her nursing career decades ago, she has seen many changes, especially in her specialty area of trauma.

"When I started my flight nursing career in 1982, there were less than 20 helicopters in the U.S. I flew (as a nurse) for 30 years," she says. "I saw the world of trauma care, emergency medical services, and critical care change significantly."

Serving seriously or critically injured patients has been Karen's main focus throughout the years, and seeing them heal and recover has been one of the most rewarding aspects, she says. Years ago, Oprah Winfrey rewarded Karen for her selfless efforts.

"I was on Oprah's last Favorite Things show. I was chosen due to a campaign I did at the hospital to prevent texting and driving. I got a car," Karen says.

A short retirement

For Larry Hoctel, retirement was short-lived. The 76-year-old soon returned to work and now has a part-time job with Clayton Garrison at Norwalk Seasonal, a lawncare and landscaping company, when the weather is conducive for him to help.

Previously, Larry worked for Fruehauf Industries until the last 15 years of his career, when he worked for a petroleum transport company.

Larry has now helped Clayton and his crew for three years during the warmer months.

"He waters plants, picks up plants and trees, runs errands, picks up parts and equipment, and even plows occasionally," says Clayton.

Larry often runs errands for the crew, giving

them more time to complete their various landscaping tasks.

"I chase parts and stuff like that," says Larry.

Clayton says that Larry has been a tremendous asset to the crew.

"Larry and his wife, Sandy, joke that they like him to leave the house," says Clayton, adding the team at Norwalk Seasonal appreciates having him on the crew. "He is a treasure."

"I was at home for a few months, then talked Clayton into giving me a part-time job to get out of the house," Larry says, adding he found, after his short retirement, that he needed something to do. "And I really liked doing yard work."

The part-time work fits in with Larry's post-retirement life, he says.

"Now I'm in control of when I work and how often," he says. "I like getting off early in the afternoon and having the extra money to play. I work when I want to go, go on vacation as needed, and I can help my family when they need it."

He also has free time to enjoy.

"I fish as often as possible, and we travel as much as possible," he says, adding that he and his wife travel for weddings and to see friends in Alaska. "We have gone to Canada yearly for fishing and to see friends we have made there."

Lifetime of service

Tom McLaughlin of Norwalk is 79 years old and has no plans to retire, nor has he ever.

In 1967, Tom began his career as a Norwalk Community School District teacher. For 13



Larry Hoctel, 76, was retired a short time before deciding he needed a part-time job to get him out of the house. He has been working part-time at Norwalk Seasonal for the last few years.

years, he taught biology, physical science and physical education. While working as a teacher, he attended Drake University to obtain his degree in administration and eventually became the principal of Norwalk elementary schools Oviatt and Lakewood.

As a community leader and educator, he initiated the preschool program, all-day kindergarten, and student-led conferencing. He was awarded the Governor's Award for his work with the Norwalk Head Start Center. Tom founded Norwalk's special education program and the gifted program and is well known for establishing Norwalk's wrestling program.

Under Tom's leadership as head coach, the Warriors had 114 wins (with only 26 losses), 40 tournament championships, 13 conference championships, six sectionals, and one district championship. His work and dedication to the wrestling program led to his induction into the National Wrestling Hall of Fame (2013), Iowa's Dan Gable Wrestling Hall of Fame (2013), and the Norwalk Athletic Hall of Fame (2017).

Since retiring from administration, Tom has continued to work in security and groundskeeping for the district and has proudly been part of the Norwalk Community School District staff for 56 years (and counting).

From 2003 to 2016, Tom was the building and grounds director. More recently, from 2016 to the present, he is the director of rentals and security. Since 2016 to the present, he has also

done landscaping and mowing for the City of Norwalk.

In 2022, Tom was honored with the 2022 Community Footprint Award by the Norwalk Chamber of Commerce. This award was created by the chamber in 2015 as a legacy award to honor those who have left a lasting impact on the community through a lifetime of achievements.

Tom has been married to his wife, Steph McLaughlin, for 35 years.

Many people from Norwalk know that Tom has served the schools for a long time, but some may not know that, from 1974 to 1986, he was the lead singer in the rock band Kolorado Koolaide, until he became sick and lost a vocal chord.

"My singing career was over. My voice was so bad that I thought I would need to quit being a principal, too. Somehow, I made it work," he says.

Tom says he continued working for the school district because he never thought of his job as work.

"I never really considered it work," he says.

"I never really considered it work. I never had a day I didn't want to go to work. I just love staying busy with stuff I love to do. I am a very lucky man."

— Tom McLaughlin

"I never had a day I didn't want to go to work. I just love staying busy with stuff I love to do. I am a very lucky man."

Tom says he is probably as busy now as he ever has been, but he uses his time differently now than when he was younger.

"Before, I filled my life with working out or running, building a lake home, swimming and wrestling in the Iowa games," he says. "Now it is filled with playing my music again — three

years ago, God and a good doctor found a way to fix my voice — volunteering at assisted living, going to wrestling matches, etc."

He says he lives by the words of a song written by Toby Keith called "Don't Let the Old Man In."

"He wrote it as a tribute to Clint Eastwood. It says you must keep moving ahead with new things to live a long, happy life," Tom says. "My life has been a multitude of miracles." ■

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HOW COMFORTABLE are you with investment risk tolerance?

Knowing your risk tolerance as you approach various stages of life and during economic uncertainty is important to understand. It is also beneficial to review with your financial advisor regularly. Can you withstand losses when the market is performing poorly? Staying the course may be hard on investors' nerves during the years we see high market volatility and downturns, yet it leads to a healthier outcome for investors' portfolios rather than pulling completely out of the market.

Adjustments can be made at any time to your risk tolerance. Risk adjustments help absorb some market risk while still allowing growth in your portfolios. Taking on more risk when you are years from retirement, as you have more time to recover from market dips, is the standard. The closer you get to retirement, the shorter amount of time you have



to recover from those market dips. If you are nearing, or currently in retirement, your needs shift from putting money into your portfolio and watching it grow to generating income from your investment portfolios. As retirement approaches, you may want to dial back on your investment risk level depending on how soon you anticipate needing to use those funds in your portfolios.

Risk adjustments are also common during economic uncertainty. If you are thinking of pulling out of the market, it may be best to discuss scaling back your investment risk tolerance before doing so.

In 2020, we saw periods of economic growth and low interest rates, where the amount you earned on cash investments was limited, and market risk lead to great returns. In 2022, interest rates increased, and economic growth became uncertain. Savings accounts and cash became more attractive with higher returns while the market experienced new lows. Now, in 2024, we are expected to see interest rates start to decrease. Cash investments may become

less attractive, but we may be able to experience new market highs.

The market's overall performance is positive over the long run, but you can expect to see steep downward swings, major upswings, and plateaus along the way. Timing the market and waiting for its next major upswing or market crash is an extremely challenging task to predict. Data shows that time in the market beats trying to time the market. Discuss your comfort level with investment risk with your financial advisor by adjusting the mix of assets in your portfolio. ■

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SOCIALIZATION vital to those with dementia

Living with dementia poses many unique challenges, both for the individuals affected and their caregivers. Memory care communities play a crucial role in creating environments that prioritize the wellbeing of residents. One key benefit to a memory care community that may not immediately come to mind for most is socialization. Socialization has huge benefits for those with memory loss, and it is something that a memory care community can provide for those in their care. Learn why this is so important.



- **Cognitive stimulation:** Socialization acts as a powerful tool for cognitive stimulation. Engaging in conversations, participating in group activities, and forming connections with others stimulate the brain, promoting cognitive functions. Regular social interactions can slow down cognitive decline and contribute to maintaining mental agility among individuals with dementia.

- **Emotional wellbeing:** The emotional wellbeing of individuals with dementia is closely linked to their social interactions. Socialization provides a platform for emotional expression, allowing residents to share their feelings, experiences, and memories. Meaningful connections with peers and caregivers create a sense of belonging, reducing feelings of isolation and loneliness often associated with dementia.

- **Enhanced communication skills:** Socialization plays a pivotal role in enhancing communication skills among individuals with dementia. Engaging in conversations and group activities encourages the use of verbal and non-verbal communication, fostering a supportive environment for residents to express themselves. Improved communication contributes to a more satisfying and fulfilling social life.

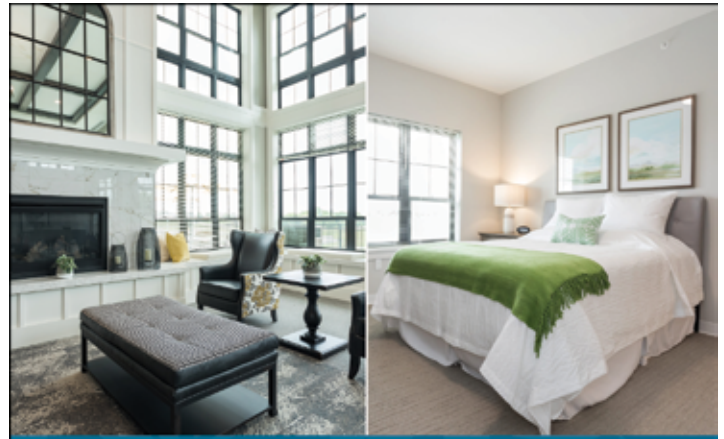
- **Promoting physical health:** Socialization is not limited to mental and emotional wellbeing; it also has positive effects on physical health. Group activities, such as light exercises or indoor and outdoor walks, provide opportunities for individuals with dementia to stay physically active. This contributes to better overall health, including improved sleep patterns and a reduction in the risk of other health issues.

- **Sense of purpose:** The creation of a social environment within a memory care community can help instill a sense of purpose among residents. Engaging in social activities and forming connections gives individuals a reason to look forward to each day. Group activities and mealtimes or a one-on-one conversation can help a person feel valued. Involvement in a larger community fosters a sense of purpose that can significantly improve the overall quality of life for those with dementia.

- **Supportive caregiver relationships:** Socialization extends beyond interactions between residents; it includes the relationships formed with caregivers. Memory care communities that prioritize social engagement ensure that residents build strong connections with their caregivers. This not only enhances the quality of care provided but also creates a supportive and trusting environment.

The value and impact of socialization for those with memory loss is essential. By prioritizing social interactions, memory care communities can contribute significantly to the wellbeing of individuals with dementia. From cognitive stimulation to emotional support and physical wellbeing, the opportunity to socialize plays a big role in enhancing the lives of those navigating the complexities of dementia. ■

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 Cindy Dickson

Enjoying the seasons of the Midwest and living in Norwalk

Originally from Winter Park, Florida, Cindy Dickson attended the University of Florida and the University of Central Florida, majoring in elementary education. She went on to teach first and second grade for 30 years in central Florida and served as an early literacy coach and a K-5 curriculum resource teacher.

However, after living in Florida for so many years, Dickson and her husband wanted to move to a place where they could experience all four seasons. They originally thought that would be Tennessee. But when their daughter relocated to the Midwest, they instead made the move to Norwalk in the

summer of 2022. Once Dickson and her husband came to Iowa, they fell in love with the state. Now, they can't imagine being anywhere else.

"Working in the Norwalk Community School District has been a wonderful experience. Everyone has been extremely welcoming and personable. From the district office level to the schools I work in, the combined expertise, collaboration, support and genuine dedication toward putting children first is outstanding," Dickson says.

As an ELL educator, Dickson typically works with small groups of kindergarteners, first graders, and third graders at both Orchard Hills Elementary School and Oviatt Elementary School. In her classroom, she uses a wide variety of resources such as real-life objects, books, visual aids, songs, poems, games and digital resources to help build and enhance her students' English language skills. Dickson also provides extra support to some students in their homeroom classrooms as well as other areas such as STEM, art, music, media and P.E.

"One of the most important things I think educators can do to positively impact students is to build a rapport with each and every child. Making sure they feel welcome, valued, heard and respected is crucial to their success. Once a connection is established, the students are more likely to work harder and, in turn, make tremendous progress," Dickson says.

In addition, Dickson loves to provide her students with memorable learning experiences. For example, when exploring and categorizing living and non-living things, Dickson brings in candy gummy worms and live nightcrawlers for the students to compare and contrast. Language-rich conversations and journaling follow with students describing how the worms look, feel and behave. Dickson says that lessons such as these can leave a lasting impression, which makes learning so much fun.

"I truly look forward to working with my students every single day. They bring an enthusiasm for learning that fills my heart. Teaching is a passion of mine, and I feel incredibly grateful to have the opportunity to continue my career here in Norwalk," Dickson says.

When not teaching, Dickson enjoys cooking, traveling, hiking and reading. She also enjoys spending time with her family and friends. ■



Cindy Dickson teaches English language learners and, after teaching 30 years in Florida, is happy to be teaching at Norwalk.

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WHITAKERS have deep faith and community ties

Family enjoys “doing life” with long-time neighbors.

This spring marks 20 years of Jenni and Brian Whitaker calling Norwalk home.

They moved to Norwalk two decades ago when they started having kids because they had heard great things about the school system and wanted to be closer to their church, Fellowship Community Church.

“Norwalk has been a great community to raise a family in,” Jenni Whitaker says.

What she likes about their home is its finished, multi-purpose basement. On one side is Whitaker’s graphic design and art studio, and the other side features Brian’s soundproof recording booth and audio board for his work as a voiceover artist and podcast editor. They also have a family space downstairs with a large screen TV and couches for movie watching and relaxing.

Whitaker especially enjoys their long-term neighbors whom they’ve raised kids alongside, who watch out for each other and who basically “do life together.”

“We have good memories of when the kids would run around the connected backyards and play,” Whitaker says. “We feed each others’ pets and house watch when we’re gone on vacation, and they are some of our closest friends.”

The family takes advantage of being within walking distance to the library, parks, pool and the Elizabeth Holland Pond trail.

“We also have the best neighborhood on Beggars Night — 250 to 300 trick or treaters is normal on a good weather year,” Whitaker says.

She adds that she appreciates Norwalk’s easy access to the rest of the metro and how the small businesses in town support each other. This is personally meaningful as Whitaker herself owns a graphic design business, Personalized Faith, through which she focuses on her passion for custom logo design, branding, apparel design and more.

“I also greatly appreciate how the churches in town work together well through the ministerial association to provide basic needs for our community members when they go through a season of need or struggle,” Whitaker says.

If you ever visit Fellowship Community Church on a Sunday, Whitaker is likely one of the first people who will help your family get acclimated. In addition, Brian leads Bible classes, plays drums on the worship team and enjoys being a Sunday morning barista in the café.

For the Whitaker family, Norwalk is embedded in their lives for good. ■



Jenni and Brian Whitaker have called Norwalk home for their family for 20 years.



Jenni Whitaker has space in her family's home for her graphic design business.

HVAC and dry air

Why is it so dry in here?
Is it your heating system?
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solutions.

During winter, the moisture level in the air drops as increased water vapor gets pulled out of the air outside. Dry conditions are often considered helpful in the summer, as it makes it easier for us to cool off from our air conditioners. However, dry air during the rest of the year threatens not only our comfort, but also our health.

Furnaces and forced-air heat pumps are often blamed for causing the air to be dried out even more, but is this really the case? The issue is a bit more complicated than a simple, "Yes, your heater dries out your air." Technically speaking, heating up the air doesn't directly cause the air to become drier. What does happen is that older furnaces — known as atmospheric combustion furnaces — draw air from the home into their



combustion chambers, which allows combustion to occur. This causes a bit of a deficit of the air in the home, and outdoor air moves in to replace that deficit. Since the outdoor air is drier during the winter than the indoor air, this can lead to a drop in relative humidity levels.

"But wait, it sounds like you basically just said yes, my furnace is drying out my air."

Well, newer furnaces can be and are constructed as sealed combustion furnaces. Their combustion chambers are shielded from the inside of the house and draw the air they need for combustion through a pipe that leads to the outdoors. This prevents the furnace from pulling in indoor air and creating that deficit — so, in this case, the dry air you feel indoors is not coming from your heater.

In conclusion, yes, dry air is a problem in the winter. The relative humidity level in homes often drops below 30%, which is considered too dry. But this isn't caused by your furnace. It's caused by our climate.

Alright, so your furnace isn't causing your

dry air, but that doesn't mean you like it — and we don't blame you. After all, dry air dries out our sinuses, making us more susceptible to colds and other illnesses since we can't fight off germs as well. It also dries out furniture, wooden floorboards, and even precision instruments like pianos if you have one in your home.

The solution here isn't to stop using your heating system, but rather to add a whole-house humidifier to your home. These systems are installed directly into your HVAC system and help keep humidity at a reasonable level as your heater runs. Or, it can even be run independently of your heater. ■

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However, everything mechanical will have problems from time to time. Periodically, you will need to have your brakes serviced, repaired or replaced. Consider six of the warning signs that usually indicate it is time for a brake check:

• **You hear a high-pitched squeal:** Brake pads contain a metal component known as an



indicator. Over time, the pads will wear down and expose the indicator. At this time, the exposed indicator will rub against your rotor, causing a loud, high-pitched and unmistakable squealing sound. This is a clear indicator that you need to change your brake pads.

• **The brake warning light turns on:**

Your brake warning light is designed to turn on when problems within the braking system are detected. Sometimes, the light will come on and turn off sporadically, which can make drivers feel tempted to ignore the signal. However, even one light-up of the warning light is an indicator that you need to make an appointment with the mechanic.

• **The brake pedal goes to the floor:**

Sometimes, you might be depressing your brake pedal only to feel the pressure give way and the pedal go to the floor. This could mean you have a bad master cylinder. You need the master cylinder to work appropriately to have appropriate brake pressure.

• **Your brakes pulsate:** Brake rotors sometimes become warped or corroded, which can lead to you feeling a pulsating vibration when you try to stop the car. You might need to replace the brake rotors or to have them turned. Turning involves smoothing the rotor by shaving metal off.

• **Your brake fluid looks milky:** At times, condensation in the line can make your brake fluid have a milky color. At this time, you should change the fluid because letting it stagnate could do damage to the master cylinder and wheel cylinders. Your owner's manual will include directions to help you locate the fluid container under your hood. ■

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RECIPE

A BETTER-FOR-YOU breakfast favorite

(Family Features) Whether you're encouraging loved ones to start a new wellness kick or looking to add new ideas to an already-nutritious menu, families at any stage of a journey toward better health can use newfound favorites to bring fresh flavors to the table.

Start by ramping up your family's breakfast with these slightly sweet mini Greek yogurt pancakes with cinnamon-maple topping for a protein-packed way to start the day with a healthy addition of fresh berries. This dish from Milk Means More provides a delicious breakfast that allows you to bring everyone together for a tasty, nutritious meal no matter the occasion. Dairy foods, like the low-fat or fat-free milk and yogurt found in this recipe, are fundamental to good nutrition.

Constructing a better-for-you menu calls for a balanced diet with a variety of foods to get essential nutrients. This balance is important for maintaining healthy gut and immune function while optimizing overall wellness.

Find additional better-for-you recipe inspiration at MilkMeansMore.org. ■

Mini Greek yogurt pancakes with cinnamon-maple topping

Recipe courtesy of Marcia Stanley, MS, RDN, culinary dietitian, on behalf of Milk Means More
Total time: 25 minutes

Servings:6

Topping:

- 1 3/4 cups plain Greek yogurt (fat free, 2% or 5%)
- 1/3 cup maple syrup
- 1/2 teaspoon ground cinnamon

Pancakes:

- 1 cup all-purpose flour
- 2 tablespoons sugar
- 1 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/8 teaspoon salt
- 1 egg, lightly beaten
- 3/4 cup plain Greek yogurt (fat free, 2% or 5%)
- 1/2 cup milk (skim, 2% or whole)
- 3 tablespoons melted butter
- 1 teaspoon vanilla
- oil
- 1 cup fresh blueberries or chopped fresh strawberries

To make topping:

Stir yogurt, syrup and cinnamon. Cover and refrigerate.

To make pancakes:

In mixing bowl, stir flour, sugar, baking powder, baking soda and salt. In separate bowl, whisk egg, yogurt, milk, butter and vanilla. Add yogurt mixture to flour mixture. Stir just until combined (batter should be slightly lumpy).

- Scrape batter into large plastic food storage bag. Oil nonstick griddle or large nonstick skillet. Heat over medium heat. Cut off about 1/2 inch from corner of plastic bag. Squeeze batter, about 1 tablespoon at a time, onto hot griddle. Cook 1-2 minutes per side, or until pancakes are golden brown, turning to second sides when bubbles form on surface of pancakes and edges are slightly dry.
- Serve warm pancakes topped with cinnamon-maple yogurt and sprinkled with berries.



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Call me, Jolene Goodman, on my cell at 515-326-0082.

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

Q: Are weight-loss pills effective?

A: A common misconception about weight-loss pills is that they are a “fix all” kind of solution. When it comes to these pills, their ultimate role is to make you feel fuller and less hungry. They do not burn fat or get rid of fat. So, if you were to solely take them and expect results, you will be waiting for a long time. They are not effective without making some lifestyle changes. In conjunction to the medication, you must still exercise, eat more mindfully, and stay consistent. Something to be mindful of is that a lot of these pills can have side effects like headaches, nausea, dizziness, etc. Weight-loss medications are appealing in this fast-paced world because they promise quick results. In a dream world, it would be great to take a pill that could answer all our needs, but, sadly, that is not the case. Ultimately though, weight-loss is not a race, it is a process. Just like we did not put the weight on within a couple of months, we cannot expect our bodies to lose it that quickly either. The natural approach is the best for starting out, because regardless of anything, to see results, you still have to exercise, eat healthy and stay consistent. Prove to yourself first that you can make those lifestyle changes and stick with them. It will make the results even sweeter. ■



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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CHOOSING a senior living community

As individuals approach their golden years, the prospect of transitioning to senior living communities often becomes a topic of consideration. While some may view this decision as a reaction to changing health or lifestyle circumstances, there is a compelling case to be made for approaching senior living as a proactive and strategic choice. Senior living can be a proactive decision that enhances quality of life, promotes wellbeing, and ensures a fulfilling future.



1. Preserving independence. One of the key advantages of choosing senior living proactively is the ability to preserve and even enhance independence. By moving to a senior living community before health issues escalate, individuals can maintain control over their lives, making decisions about their living arrangements, activities and daily routines. Proactive decision making empowers seniors to choose a community that aligns with their preferences and lifestyle, ensuring a smoother transition.

2. Social engagement and community connection. Senior living communities offer a vibrant social environment that fosters connections and friendships. Choosing to move into a senior living community before isolation becomes a concern allows individuals to proactively build a network of friends and engage in various activities. This social interaction is vital for mental and emotional wellbeing, contributing to a more fulfilling and enriched lifestyle.

3. Access to healthcare and support services. Proactive senior living decisions also involve considering healthcare needs and support services. By making the move before health issues become critical, individuals can access onsite healthcare services and support tailored to their needs. This proactive approach ensures a continuum of care, addressing potential health challenges in a timely and comprehensive manner.

4. Reducing caregiver stress. For those with family caregivers, making a proactive decision to move into a senior living community can alleviate stress and concerns for loved ones. Instead of waiting for a crisis to prompt a move, seniors and their families can collaboratively plan for the transition, making it a more thoughtful and deliberate process.

5. Financial planning and peace of mind. Planning for senior living ahead of time allows individuals to make informed financial decisions. Proactive financial planning can include exploring various senior living options, understanding associated costs, knowing the resources available and making arrangements for long-term care insurance. This approach provides peace of mind and ensures that financial aspects are well-managed. Choosing senior living as a proactive decision involves careful consideration of lifestyle preferences, health needs, and long-term wellbeing. ■

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

'BE STRONG and courageous'

It was 1782. Twenty-one-year-old Deborah Sampson stood about the same height as most men of her time — 5-foot-7. But it wasn't her height that distinguished her; it was her courage. Deborah disguised her identity and enlisted in the Continental Army under the name "Robert Shurtleff" in the Revolutionary War. In an early battle, three men were killed at her side. In another battle, she suffered a head wound from a sabre that left her covered in blood. Deborah lived in constant fear that her true identity as a female would be discovered. Toward the end of the war, a fever left her unconscious, and it was then that a doctor discovered her real identity while treating her. The doctor reported the situation, and up the chain of command her case went, all the way to General George Washington who made sure she was granted an honorable discharge from the Continental Army.

There are lots of situations in life beyond war that require courage. It takes courage to stand for what you believe, courage to fight a disease that could end your life, and courage to reach for a goal against all odds. The Bible talks a lot about courage. For example, to Moses, God said, "Be strong and courageous. Do not be afraid or terrified because of them, for the Lord your God goes with you; he will never leave you



nor forsake you" (Deuteronomy 31:6).

The word "courage" means literally "boldness and confidence." In the Bible, it is the opposite of fear, and fear is what usually immobilizes us at the most inopportune moments in life. What is it that causes you to fear, sweat, swallow hard or tremble? Losing a job? Public speaking? Your teenager driving for the first time? Being asked to do something outside your comfort zone? When God says we should be courageous, it isn't just for the sake of courage that he does so. He gives us a good reason to have confidence and to be bold: because He stands beside us and behind us to help us face our fears and to act at the right time. In Isaiah 41:14, God says, "Fear not...I am the One who helps you." God promises to help those who refuse to let fear grip them and instead trust in Him and exercise courage in whatever situation we find ourselves in.

So, where do you need to exercise some confidence today? Remember this: God says, "Have no fear... for the Lord will be your confidence..." (Proverbs 3:25-26). For those who have placed their faith in Jesus Christ for salvation, we have no reason to fear the storms of life, the future, or eternity because we have His promise to be with us and His charge to us to be strong and courageous. ■

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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<p>Fellowship Community Church believes in creating a space where people can engage in life-giving community, have authentic encounters with Christ, discover their gifts, & use them for God's glory. You're invited to join us!</p> <p>CHILDREN & YOUTH PROGRAMS • SUNDAY & WEDNESDAY EVENINGS •</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="70 1657 384 1854">  <p>Awana for 2yrs - 5th Grade Wednesdays, 6:20 - 8:00 PM</p> </div> <div data-bbox="399 1657 760 1875">  <p>Students 6th - 8th Grade Sundays, 5:30 - 7:15 PM Students 9th - 12th Grade Sundays, 6:45 - 8:30 PM</p> </div> </div>	<p>Discipling the next generation to know God, trust God, & obey God for the sake of His name.</p> <p>PROGRAMS OFFERED</p> <ul style="list-style-type: none"> • Infant, 1, 2, & 3-Year-Old Childcare • Kindergarten - 8th Grade Classes • School Age Childcare (Before & After Care) • Summer Programming - Field Trips & Activities! <p>For more information, including photos & our facility video tour, please visit www.norwalkchristian.org</p>
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MAYORS MOMENT

City Budget

The Norwalk City Council held a special session prior to the February 1 Council meeting to begin reviewing next fiscal year's budget. This session is available on the City's YouTube channel if you would like to watch it. We'll have another budget workshop on February 8. We'd love to have you join us to see how our budgeting process works and how the City's spending is determined. This session will also be available on the City's YouTube channel if you are unable to attend in person. You can also find Council meeting packets on the City's website. Each packet contains all the information the City Council members received prior to discussing next year's budget. The City Council and staff hold this meeting in public in an effort to be completely transparent in the process and in the discussion of the budget, as is required by law.

Due to the passage of House File 718 last year, the City Council has many tough choices ahead of this next fiscal year. These include choices on our revenue (i.e. property taxes) and on spending.

Snow, Snow AND MORE SNOW

In a span of two weeks, we received an unprecedented 27 inches of snow. Norwalk's public works crews worked countless hours to get our streets cleared. So much snow came so quickly that there was barely any room to put the final four-inch snowfall, but they made it work. Norwalk Public Works, I applaud you and thank you for all your hard work!



Tom Phillips, Mayor

Mark Your Calendars

Valentine's Day is just around the corner, February 14 to be exact. Which means you still have time to get your someone something special. Norwalk has quite a few businesses now where you can buy that special gift or beautiful flowers. These business owners would be more than happy to help keep you out of the dog house this Valentine's Day.

Warrior 2023 OF THE YEAR

Hollie Zajicek

Each year the Mayor awards a City employee who has confronted challenges or made major accomplishments by naming that person Warrior of the Year.

This year the award goes to Hollie Zajicek. She has been a part of major work accomplishments while also managing challenges away from work.

Congratulations, Hollie!



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out what's new in
Norwalk Central!**



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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! >>



Mommy & Me Dance

The Park and Recreation Department will host Mothers and their child(ren) for an evening filled with dancing, fun, light snacks, dessert and photo opportunities. If mom is not available, an aunt, sister, grandmother or mother figure is always welcome. All ages are welcome!

Registration times: February 5 - April 20, at 6:45 pm

Program days/times: Saturday, April 20, 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

Flashlight Age Group Easter Egg Hunt

When the sun goes down, the fun begins. The Easter Egg hunt will start at 8:00 pm. Please meet at the Norwalk McAninch Sports Complex parking lot no earlier than 7:45 pm. You are required to bring your own flashlight (size limited to no larger than 2 "D" cell batteries.) An adult must accompany all children. There will be a limit of 20 eggs per child. They will be split up into age groups and Parks and Recreation staff will announce the release of each group.

Registration times: February 26 - March 24

Program days/times: Saturday, March 30,
8:00 pm to 9:00 pm

Cost: \$6.00 per resident child / \$6.90 per non-resident child

Location: McAninch Sports Complex

Limited to 150 participants.

***Each child within a family wanting to participate is required to register.*

Scan to sign up! >>



norwalk
EASTER PUBLIC LIBRARY
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Community Volunteer Fair Monday, February 26th, 4-6pm

If you are looking for ways to serve the Norwalk community, the Community Volunteer Fair is the place to start! Each of the attending entities will be able to answer any questions about their volunteer needs and share upcoming opportunities. Light refreshments will be provided.

A list of participating organizations will be posted around February 1st. Questions may be directed to Adult Services Librarian Kayla at kbecker@norwalk.iowa.gov

From Page to Plate: Soups & Stews Tuesday, February 20th, 6:30-8pm

This is a book club turned on its head & focused on food! We pick the food theme, you pick the recipe & cook, we all eat & discuss. This month's theme is soups & stews. Check the library's online calendar at <https://norwalklibrary.libcal.com/event/11237564> for more details & inspiration or ask at the front desk!

What's Cooking?: Pass the apps! Thursday, February 22nd, 6:30-8pm

This food demonstration will focus on quick, simple appetizers to please a crowd. Participants can dine on samples & take home the recipes. Registration required; opens on Feb 8 at <https://norwalklibrary.libcal.com/event/11698326> or call the library at 515-981-0217.

Cardboard Drive-In Movie Monday, February 12th, 10:30-11:30am

Young children can make a car out of cardboard and then enjoy a super-short cartoon at the "cardboard drive-in" from the comfort of their cardboard cars! We'll have some boxes available but you are encouraged to bring a box if you have one! Recommended for ages 2-5.

Cardboard Building Workshop Monday, February 12th, 1:30-3:00pm

Families can get creative and work together to build a structure out of cardboard! We'll provide cardboard and cardboard building tools and supplies and encourage creativity from there! Recommended for ages 6-10. If you have extra boxes that could be used, you are encouraged to bring them with you!

Join the Norwalk Special Census Team

The U.S. Census Bureau is hiring for Norwalk's Special Census to be conducted this summer.

Norwalk's Special Census will help the community target funding for critical community needs and help the City attract new businesses.

Apply Online: census.gov/communityjobs To determine you've applied for a Norwalk position based on your zipcode.

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Economic Development: 515-981-3606
Parks and Recreation: 515-981-9206

CIRKSENA advocates for children with disabilities

A lifelong passion for helping others

Pyper Jo Cirksema was born premature and almost went blind. She had to have two surgeries and wear glasses.

"Kids at school made fun of me for having to wear glasses," the sophomore at Norwalk High School says. "I decided early on I wanted to help people with disabilities feel like they fit in so they would never have to feel like I did. I love seeing the smiles during the events I volunteer for."

Cirksema's favorite place to volunteer at is GiGi's Playhouse, which is a Down Syndrome achievement center and where she spends most weekends. She also enjoys volunteering with the Iowa Miss Amazing Pageant — a program that provides opportunities for girls and women with disabilities to build confidence and self-esteem in a fun and supportive environment.

One of Cirksema's favorite memories from her time volunteering was meeting Quinnie, a little girl with Down Syndrome who competed in the Iowa Miss Amazing Pageant.

"I helped her put on makeup, danced with her on stage and was



Jason Siemens of Edward Jones congratulates Pyper Jo Cirksema on being the Good Neighbor choice for the month.

able to give her a crown and trophy," Cirksema shares. "She was so proud of herself, and I will never forget the look on her face when I put the crown on her head."

Cirksema herself competes in pageants and has won many local and national titles, including Junior Miss Iowa in 2018. Since then, she's volunteered more than 1,500 hours. This June, she'll compete for Miss Iowa's Teen.



Pyper Jo Cirksema with Quinnie, a contestant in the Iowa Miss Amazing Pageant.

Part of pageantry is giving back to the community and creating a platform to promote. Cirksema's platform is "Seeing the World Through Special Eyes," focusing on special needs education and inclusion. She has visited all 99 counties in Iowa promoting her platform to raise awareness for children with disabilities.

"Volunteering is so rewarding, and it makes me feel good," Cirksema says. "I have met many new friends and have learned so much from the events."

She encourages others to volunteer because it "helps you uplift the community while uplifting yourself."


Cirksema adds, "It improves your physical and mental health and provides a sense of purpose. You get more than you give when you volunteer. It promotes inclusion for everyone in the community." ■


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Do you know a Good Neighbor who deserves recognition?

Nominate him or her at tammy@iowalivingmagazines.com.

ELIZABETH S. Cooke

Election disagreements might seem to be happening more frequently, but, in reality, fake news and voting challenges have been a problem for a long time. For example, in 1875, Elizabeth S. Cooke was elected superintendent of the Warren County Schools. There was no question about who had received the most votes. But her opponent, H.A. Huff, raised the question "Can a woman legally hold the office of superintendent of public schools?"

The trial lasted three days. H.A. Huff's attorneys opened the case by claiming that Miss Cooke was not eligible to hold the office because she was a woman. Miss Cooke's attorneys argued that a woman is not prohibited by statute from holding office. Her attorney continued by maintaining that "government cannot restrict the right to hold office, and, while all citizens are not voters, there is a clear distinction between voters and those voted for."

Miss Cooke won her case but still could not serve because the decision was appealed to the Circuit Court of Warren County. W.H.

Schooley, associate judge, in a dissenting opinion, had much more to say on the topic. Schooley wrote that the statutes did not need to specify that only men could hold office because, at the time the statutes were written, it was universally understood that only men could hold office, so it was not necessary to include the word "male."

Schooley added that common law restricted women to administrative offices which have responsibilities adapted to a woman's sex. The duties of the county superintendent involved activities for which a woman was not peculiarly fitted. "The meagerness of the pay compels her to travel alone and unprotected." She would be exposed to the mercy of "vagabond tramps" and would need to protect herself alone among "all classes of society."

Unfortunately, the circuit court of Warren County overturned the decision of the lower court, ruling that Miss Cooke was ineligible for office on the grounds that she was a woman. The circuit court also ruled that Mr. Huff was ineligible for the office because he had not

received a majority of the votes.

This case was headed for the Iowa Supreme Court, but the 16th General Assembly was meeting and solved the problem. A law was passed and signed by the governor stating that no person who may have been or shall be appointed to the office of school superintendent or director shall be deprived of office by reason of sex. Since the law was made retroactive, Mr. Huff ended up having to pay all expenses for both sides and lost his first year's earnings as superintendent.

After completing two terms as county superintendent, Miss Cooke spent four years as principal of the Indianola High School. She moved to Oregon for a while, and, when she returned to Indianola, she married Rev. William Martin in 1888 and assisted him in writing a history of Warren County. She served as dean of women at Simpson College from 1911-1915 and learned to read and write Braille at the age of 81 when she began losing her eyesight. She died in 1940. ■

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EVENTS IN THE AREA

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

Check for cancellations

Vendor fair

Feb. 10, 9 a.m. to 3 p.m.
Luana Community Room

Enjoy a vendor fair with no admission charge and free parking.



Staley's Fried Chicken Dinner

Sunday, March 17, 10:30 a.m. to 1:30 p.m.
St. John The Apostle parish hall in Norwalk

It's time for the St. John The Apostle Church's annual fried chicken feast. The menu includes Iowa's own Staley's Fried Chicken, mashed potatoes and gravy, a vegetable, salad, dessert and a beverage. A silent auction will be held in conjunction with the dinner, and a strolling magician will provide fun for the entire family. Cost is \$12 for adults, \$6 for children ages 6 to 12. Kids 5 and younger eat free. Tickets can be purchased at the door on the day of the event. For more information contact Gary and Mary Haselton at 515-321-3873 or the parish office at 515-981-4855.



Lenten Fish Fries

Feb. 16 and 23; March 1, 8, 15 and 22, 5:30-7 p.m.

St. Thomas Aquinas Parish Hall, Indianola

Lenten Fish Fries are being offered at a cost of \$13 for adults and take-outs and \$6 for children.

Powerful Tools for Caregivers

Do you help take care of an adult with chronic conditions? If so, you are not alone. Over 43.5 million family caregivers in America provide a vast array of emotional, financial, nursing, social, homemaking and other services on a daily or an intermittent basis.

Powerful Tools for Caregivers is an educational series designed to provide tools you need to take care of yourself. If you take good care of yourself, you will be better prepared to take good care of your loved one. As a participant you will learn how to: reduce stress, improve self-confidence, better communicate your feelings, balance your life, increase ability to make tough decisions and locate helpful resources.

Iowa State University Extension is sponsoring Powerful Tools for Caregivers in Indianola this March/April. Classes consist of six, 90-minute sessions held once a week every Friday beginning on March 22. Classes will be held at the Indianola Wellness Campus from 10-11:30 a.m. There is a \$40 fee for the program. To register, contact the Warren County Extension office at 515-961-6237 or Karie Foster at 641-660-2725. You can also register online at <https://go.iastate.edu/QH3TVO>

Master Gardener Training

Classes are Feb. 26-May 3 Application deadline is Feb. 12 to apply for spring session

The Iowa Master Gardener Program is a year-round volunteer service organization that utilizes university-trained volunteers who use research-based horticulture and gardening knowledge and practices to educate people and coordinate projects that promote healthy communities. Topics include tree planting, plant diseases, growing vegetables, houseplants, integrated pest management, composting, pollinator gardening and more.

Registration can be completed via www.extension.iastate.edu/mastergardener or by stopping at Warren County ISU County Extension office, 200 W. Second Ave., Indianola. For more information, contact Bethany at 515-961-6237 or bcecot@iastate.edu.

Welcome to Medicare Seminar

Tuesday, Feb. 13, 5:30-7 p.m.

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

Volunteers with the Senior Health Insurance Information Program (SHIIP) offer this free seminar for persons approaching age 65. Learn about Medicare Part A & Part B, Medicare Supplements, Medicare Advantage and Part D drug plans. RSVP required, call 515-962-5375.

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EVENTS IN THE AREA

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

Check for cancellations

Dome After Dark

Fridays, 6-10 p.m. through March

Des Moines Botanical Garden,
909 Robert D. Ray Drive, Des Moines

Enjoy the conservatory and gardeners show house which will be illuminated with unique and colorful lighting. Details at dmbotanicalgarden.com

Des Moines Art Center exhibit

Through Feb. 18:
"Double Take"

4700 Grand Ave., Des Moines

Desmoinesartcenter.org



CITYVIEW Chocolate Walk

Friday, Feb. 23, 5-9 p.m.

West Glen Town Center, 5465 Mills Civic Parkway,
West Des Moines

Like chocolate? Like chocolate drinks? Then you'll love this event. For a ticket price of \$25 (\$35 at the door), attendees will receive 10 tickets that can be redeemed for sample cocktails at participating venues. Attendees will also be provided tickets for chocolate dessert samples at participating retail stores. A shuttle bus from Majestic Limousine will be providing transportation to each location, although most are only a short walk away. For a link to purchase tickets, visit chocolatewalk.dmcityview.com. ■



Sixth Annual Super Bags Tournament

Feb. 11

Smash Park, 6625 Coachlight Drive,
West Des Moines

smashpark.com/location/west-des-moines

You honed your skills during tailgate season. Now it's time to see if you've got what it takes against the best bags, or cornhole, players in the metro area at Smash Park. Registration begins the day of at 9 a.m.

Des Moines Performing Arts productions

Des Moines Civic Center, Cowles Commons, Stoner Theater, Temple Theatre, 221 Walnut St., Des Moines
dmpa.org

- Feb. 6-11: "Company"
- Feb. 15: Capital City Pride Presents: Brea Baker
- Feb. 17: The Peking Acrobats
- Feb. 20: Les Ballets Trockadero de Monte Carlo
- Feb. 27 through March 3: "Les Misérables"
- Feb. 27 through March 17: "Dixie's Never Wear a Tube Top While Riding a Mechanical Bull"

NORWALK UNITED METHODIST CHURCH



*Connecting Norwalk
With God's Purpose
and Christ's Love*

WHAT: Easter Egg Scavenger Hunt

WHEN: Saturday, March 23rd, 2024

TIME: 9:00-12:00

WHERE: Starts at the Norwalk United Methodist Church

- It's free!
- Drive around Norwalk
- Find candy/prize filled eggs and other prizes around Norwalk.

Prizes are meant for toddlers-5th grade. (While supplies lasts)

SCAN NOW!



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LEGAL By Ken Winjum

LEGAL liability and causation

To recover damages in a tort claim against another, one must not only prove that the other party was at fault, but also that that fault was a cause of the damages sustained.

In other words, it is possible that a party can be completely guilty of outrageous conduct but not be liable if it is not proven that such conduct actually caused the injuries or damages at issue.

Cause – defined: In cases that go to trial in Iowa, the jury is often instructed that the conduct of a party is a cause of damage when the damage would not have happened except for the conduct. If there is evidence that more than one cause may have contributed to the injury or damages, the jury will be instructed that there can be more than one cause of an injury or damages.

Typically, the jury is asked to answer two questions in the affirmative to establish liability. The first question is, "Was the defendant at fault?" The second question is, "Was the fault of defendant a cause of any item of damage to the plaintiff?" The jury may also be asked whether the plaintiff was at fault and/or was the cause of damages.

As a practical matter, in most personal injury cases, the focus will be on whether there is a preponderance of the evidence that the injuries and damages would not have occurred "but for" the negligent (or tortious) conduct of the defendant. The burden is on the plaintiff to present actual evidence to this issue. Failure to do so will result in no recovery.

Scope of liability: In the case of Thompson v. Kaczinski, 774 N.W.2d 829 (Iowa 2009), the Iowa Supreme Court adopted what is known as the Restatement (Third) of Torts concerning the scope of liability. Under this authority, in some cases, the jury may also be asked whether the claimed harm is within the scope of the defendant's liability. Simply stated, the question concerns whether the harm arises from the same general types of danger the defendant should have taken reasonable steps to avoid.

The jury may be asked to consider whether repetition of defendant's conduct makes it more likely harm of the type plaintiff claims to have suffered would happen to another. If not, the harm is not within the scope of liability.

Although this newer wrinkle may not apply in many cases involving personal injury litigation, it has created some interesting legal discussions and appellate decisions. Conclusion: To obtain a recovery in a civil case, it is not enough to simply show that the defendant was at fault and that damages occurred. Causation must be proven to establish liability. ■

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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BREAKING! Mortgage interest rates have fallen to normal levels

Most of you are probably wondering what Jon has been smoking, but what if that were true? Just what would a normal interest rate be? Less than 3%? In the 3s? How about in the 4s? Well, let's take a look.



Freddie Mac has tracked U.S. weekly average 30-year fixed rate mortgage rates since 1971, with the high being 18.63% in the early 1980s and the low being 2.65% in 2021.

Yet, the median rate over that entire period is 7.41%, and, for the first 25 years, the mortgage rates were mostly above that. I purchased my first home in 1980 with a mortgage rate in the 14s%. The last couple of years have really been an anomaly, but, for many Americans, that is what the perception of normal became. Currently, as of Jan. 18, 2024,

the average 30-year fixed mortgage rate being reported by Freddie Mac is 6.6%, which is below the 50-plus year median.

The COVID years brought on the perfect storm for real estate, an all-time record low 30-year mortgage rate of 2.65%, record low inventory, and record demand, which all converged to drive up prices. The two years from 2021-2022 are known as the unicorn years and will probably have to be left off any statistical references because there was nothing normal about that time. Those numbers severely skew any attempts to create an average statistic.

In January, Fannie Mae reported: "We believe that moderating mortgage rates, a decelerating economy, and waning effects of the 2020-21 period's pull-forward of home purchase activity will precipitate an unfreezing of the existing homes market, and therefore a movement toward a more balanced housing

market... We anticipate that, after the past several years of extreme volatility in interest rates, the 30-year fixed rate mortgage rate will continue to moderate over the course of 2024, moving toward a rate below 6% by year end."

These predictions demonstrate stability and balance in the housing market in the coming year.

So, the bottom line is that the current rates are rather normal historically. No one can predict with accuracy where interest rates will be in the future, but many experts agree that they will probably stabilize at this current rate or slightly lower. Stability is a good thing in my opinion. The unicorn years were not sustainable. We will be just fine with rates around 6%. ■

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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HEART health is ear-risistible

You're likely thinking about relationships with Valentine's Day around the corner. Did you know there is an important partnership within the body that helps keep your heart and hearing happy?

February is American Heart Month, and you're probably familiar with the importance of cardiovascular health. According to the CDC, almost 610,000 people in the U.S. annually die from heart disease.¹ What you might not be aware of is the link between the cardiac and auditory systems. Good blood flow helps you maintain your hearing, and damage to the blood vessels in your ears can result in hearing loss. One study of older adults in the U.S. found that those who had experienced heart failure were 11% more likely to have hearing loss.²



What's the reason for this correlation?

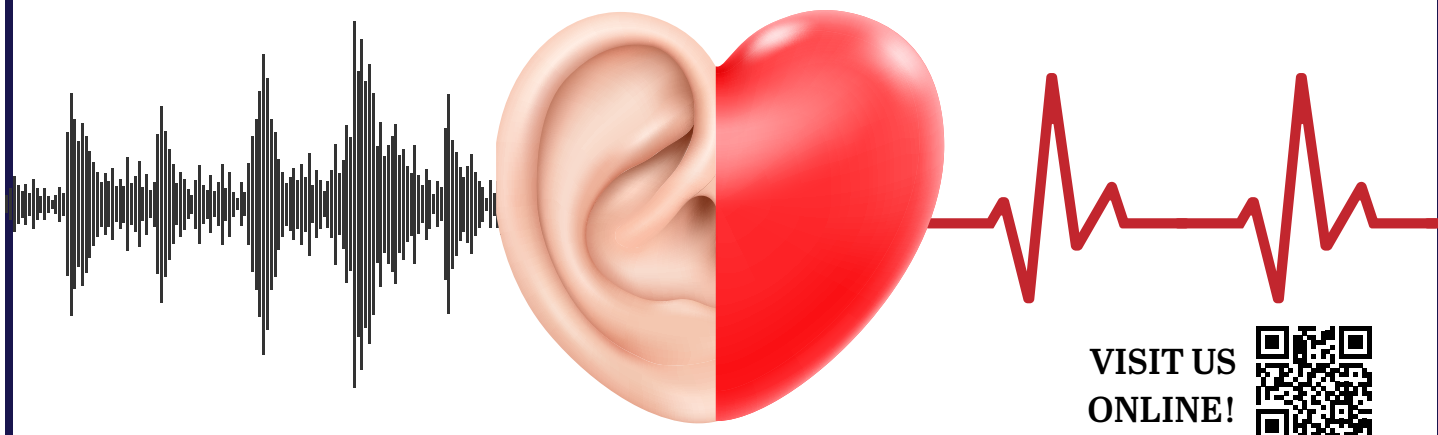
The hair cells in the cochlea translate noises into electrical impulses that the brain interprets as sound, and it relies on proper blood flow to do so. Poor circulation deprives these cells of oxygen, which causes them to become damaged or destroyed. These cells do not grow back, so inadequate blood flow can result in permanent hearing loss. It can also

lead to tinnitus or ringing in the ears.

Hearing loss doesn't just affect your health — it can also impact your relationships with the people around you and make it difficult to hear well wishes from your valentine. One way you can protect your hearing is by taking steps to keep your heart healthy, such as cardiovascular exercise and a healthy diet.

If you already know you have some form of cardiovascular disease, it's time to have a real heart-to-heart with an audiologist about getting a hearing evaluation. ■

If you suspect hearing loss, please contact Iowa Hearing Center at 515-416-5990 to see how our trusted hearing health care providers can help you. We offer thorough audiological testing and counseling for total patient satisfaction. Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.IowaHearingCenter.com. 1 Centers for Disease Control and Prevention. (2022, October 14). Heart disease facts. Centers for Disease Control and Prevention. <https://www.cdc.gov/heartdisease/facts.htm>. 2 Sterling, M. R., Lin, F. R., Jannat-Khah, D. P., Goman, A. M., Echeverria, S. E., & Safford, M. M. (2018, March 1). Hearing loss among older adults with heart failure in the United States: Data from the National Health and Nutrition Examination Survey. *JAMA otolaryngology-- head & neck surgery*. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5854543/>



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ZINC and...wrinkles?

Over the last few years, there have been several people noticing that their neuromodulator treatments for wrinkles (Botox, Dysport, Xeomin, Jeuveau, Daxxify) haven't been working as long and don't seem as effective. But why? Zinc deficiency could be to blame. Neuromodulators need zinc in order to work correctly. Studies have shown that supplementing with zinc can help your neuromodulator work faster and longer.



Neuromodulators aren't only used for aesthetic reasons. They can be used for migraines, excessive sweating, tremors, muscle tension, and many other reasons. So, not only is it important to get the best benefit for vanity, but for relief of medical issues as well. Those who took 50mg zinc daily noticed a 30% increase in duration of their neuromodulator and noticed a faster onset.

Zinc isn't available in only oral form. It can also be injected into muscles or even through an IV for better absorption. If you've noticed your medical or aesthetic tox not working as long, consider zinc supplementation and talk to your trusted professional to get your best results. ■

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

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IN CASE of dental emergency

A rogue elbow in a basketball game, roughhousing with siblings, bonking heads on a trampoline, or dropping a weight on your face at the gym. We have seen it all. Dental emergencies come in all shapes and sizes, but we'll cover some information on what to do if disaster strikes.



If a tooth is:

- **Chipped, or broken into pieces** - Collect all pieces of the tooth if possible and call your dentist. Minor chips are not dire emergencies, but you will want to get an X-ray to rule out other fractures.
- **Knocked into the wrong position** - Reposition the tooth into the correct position and call your dentist.
- **Knocked entirely out of the socket (avulsed)** - Call your dentist. Replace the tooth into the correct position. If it's been on the ground and has visible dirt on it, rinse with milk or saliva (not water) and do not scrub. Try only to handle the tooth by the crown (the part that normally shows in your mouth), not the root. If unable to replace, store the tooth in milk or hold it in your cheek (saliva) to keep it moist (again, not water). You have about 30 minutes in which the tooth is viable to successfully reposition.

ER doctors typically have little training in dental emergencies. If injuries to the rest of the mouth/body are relatively minor, in a case with an avulsed tooth, try getting into your dentist first. ■

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

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HEALTH

By Dr. Jonathan P. Anderson, OD

I WOULD like to get rid of my glasses and contacts. What are my options?

There are several surgical methods available to correct eyesight. Schedule an appointment with your eye doctor to determine if you are a good candidate.

- **PRK (Photo-retroactive Keratectomy):**

The laser treatment is applied directly to the top surface of the cornea. The cornea is then reshaped to neutralize the prescription of one's glasses.

- **LASIK:** Corrects vision like PRK, but a small, hinged flap is made in the epithelium. After the laser treatment, the flap is replaced. This offers much less discomfort than PRK.

- **LASEK:** Similar to LASIK, but the epithelium is removed with an alcohol solution. Less discomfort than PRK, more than LASIK.

- **All-Laser LASIK:** Uses a different laser to make the flap, instead of a mechanical tool.

- **Phakic IOLs:** These are small lenses inserted inside the eye. They can correct very high amounts of near sightedness but are slightly higher in risk and significantly higher in cost.

- **Refractive Lens Exchange:** The natural lens is removed and an implant goes in its place. Again, higher risk, higher cost. ■

Information provided by Dr. Jonathan P. Anderson, OD, Optometric Associates-Norwalk, 1228 Sunset Drive, Suite A, Norwalk, 515-981-5388.



HEALTH

By Ashley Powell

NAVIGATING seasonal depression

CBD, or cannabidiol, has gained widespread attention for its potential benefits in addressing anxiety and depression. Research shows that CBD interacts with the endocannabinoid system, a complex network of receptors in the body, which plays a crucial role in regulating mood and stress responses.

Several studies, such as one published in the Journal of Clinical Psychology, indicate that CBD has anxiolytic (anxiety-reducing) properties.

The compound influences serotonin receptors, impacting the brain's neurotransmitter levels associated with mood regulation. This contributes to the reported calming effects observed in individuals using CBD.

Moreover, a review in the Neurotherapeutics journal highlights CBD's potential in managing various anxiety disorders, including generalized anxiety disorder (GAD), social anxiety disorder (SAD), and post-traumatic stress disorder (PTSD).

Research, such as a study in the Journal of Chemical Neuroanatomy, proposes that CBD also has antidepressant effects by interacting with receptors involved in the regulation of mood and emotions.

While more research is needed to fully understand the mechanisms and long-term effects, these findings indicate that CBD holds promise as a natural option for individuals dealing with anxiety and depression. ■

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: 1. Blessing, E. M., et al. (2015). Cannabidiol as a Potential Treatment for Anxiety Disorders. Journal of Clinical Psychology. 2. Campos, A. C., et al. (2016). Cannabidiol rescues acute hepatic toxicity and seizure induced by cocaine. Frontiers in Behavioral Neuroscience. 3. Sales, A. J., et al. (2019). Cannabidiol Induces Rapid and Sustained Antidepressant-Like Effects Through Increased BDNF Signaling and Synaptogenesis in the Prefrontal Cortex. Journal of Chemical Neuroanatomy.



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WHAT IS whiplash?

During the winter, the roads can often take a turn for the worse. With that, there are inevitably more car accidents. But how do you know if you have a whiplash injury or if you should seek medical help?

Whiplash is a generic term applied to injuries of the neck caused when the neck is suddenly and/or violently jolted in one direction and then another, creating a whip-like movement. Whiplash is commonly seen in people involved in motor vehicle accidents, but it can also occur from falls, sports injuries, work injuries and other incidents. The symptoms often do not develop for two to 48 hours.

- Pain and stiffness in the neck. The pain and stiffness may extend down into the shoulders and arms, upper back, and even the upper chest.
- Headache.
- Some patients also experience dizziness, difficulty swallowing, nausea and even blurred vision.
- Vertigo and ringing in the ears may also occur. Some patients may also feel pain in the jaw. Others will even complain of irritability, fatigue and difficulty concentrating.

Chiropractic care has been proven to be more effective at treating whiplash than using rest, INSAIDs, and muscle relaxers. ■

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



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GET LOST — in a daydream

"How will you go about finding that thing the nature of which is totally unknown to you?" —Meno.

This may seem like a philosophical question, but it appears just as important for every individual to answer today as when it was first said in ancient Greece. Wishing others to "get lost" could be well intentioned, because getting lost can cause what was unfamiliar to appear. "Lost" comes from the Old Norse "los," and one translation is "falling out of formation." This implies it's an action rather than a state of being.

Good news is you can access the expansive blue from anywhere thanks to the power of your mind. Daydreaming stimulates creative innovation in the brain's right hemisphere but also activates the hippocampus, which suggests this could help improve learning and memory. Somewhat paradoxically, daydreaming about recent events helps cement them into memory, so the wandering mind is perhaps never lost. If daydreaming sounds lazy, call it "quiet wakefulness," which is a relaxed state of environmental awareness that helps us process things when we are both awake and at rest. Without it, we may never have heard of Einstein. It's up to you to find what "flow state" helps spontaneous connections in your brain. It's clear from MRI scans that your brain is very active during daydreaming, but how active is it at other times? ■



Information provided by Lance Andersen, LMSW, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, andersen@sstherapyandconsulting.com.

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PLAN AHEAD

By Sarah Masteller

WHY would I prepay funeral expenses?

Preplanning one's final arrangements is something that everyone should do. While it is not necessarily an easy topic to address, having arrangements in place can provide a great deal of peace of mind, both for the person making the arrangements and for those loved ones who will be left behind.

No one comes through the doors of the funeral home on the day that their loved one has died and regrets that the plans have already been made. In fact, it is quite the opposite. Families experience great relief knowing that plans are in place, decisions have been made and, perhaps, the expenses have already been handled.

While prepaying funeral expenses is never a requirement for someone to place their arrangements on file with a funeral home, it is an option available and one that you should know about.

There are many benefits to prepaying funeral expenses. Most importantly, it allows a person the opportunity to purchase funeral arrangements at current prices, with the guarantee that those services and merchandise selections will be provided, at no additional expense to the family, at the time the funeral home's services are needed.

Keep in mind, funeral arrangements will never be less expensive than they are today.

Whatever your funeral home of choice is, make sure you understand your options, and then make the decision that is right for you. ■



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

LAWN CARE

By Kevin Johnson

LAWN care continues to evolve

I've witnessed many changes in the lawn care world since the beginning of our company 48 years ago. Forty-eight years of service in this industry has seen changes in available turf knowledge, turf equipment that accurately delivers product, improved grass varieties, and significant improvements in weed control/insect control products.

What does this mean for you? Superior results for your lawn using fewer material inputs. This is possible because we now have better products and improved knowledge of how grass grows. It also means that lawn care prices have not risen as much as other consumer products. Lawn care is still affordable, while providing great results.

Right now, most lawn care companies are making decisions on the products they will be using on your lawn in 2024. I represent a company that makes an effort to use products that are classified as reduced-risk environmentally by the Environmental Protection Agency and products that require minimal amounts to be effective. These products are not always the cheapest, but we utilize them in our product portfolio because it is the right thing to do.

Don't be afraid to ask your lawn care provider how they have selected the products they use on your lawn. ■



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

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STANDRIDGE receives Community Footprint honor

On Jan. 19, with great appreciation, we presented Newton Standridge with the chamber's Community Footprint Award: "In recognition of exceptional dedication, tremendous leadership, stewardship, and a profound impact on our community. With gratitude, we honor his remarkable contributions and celebrate the lasting impact he has created. Newton's footprint on our community and within our Chamber will forever be etched in our hearts."



The Community Footprint Award is reserved for individuals who have dedicated their lives to creating a lasting impact, a legacy, in our community. Other recipients of this award have included Jack and Susan Bohlender, Jack Lane, Pat Wahl, and last year's award winner, Tom McLaughlin, to name a few.

Mayor Tom Phillips was honored to present the award to Newton during the chamber's annual awards banquet at Happy Apple Celebrations last month, saying he was

introducing "one of the most influential people in the history of Norwalk." In his speech, Mayor Phillips shared with the crowd some of Newton's most notable contributions to the community, starting with his tenure as mayor of Norwalk from 1985 to 1993. "He led the charge for the annexation of Lakewood and Echo Valley into the city of Norwalk, causing Norwalk's first population boost," Mayor Phillips said. Newton shared that, in 1965, Norwalk's population was 1,700 residents, and, by 1990, that number had grown to 5,600 with the annexation of Lakewood. The Norwalk we know today is estimated to have surpassed 15,000 residents and continues to grow thanks to the foundation Newton built for our city.

Not only did Newton lead the town as mayor, he was one of the founders and president of the Norwalk Area Chamber of Commerce. He is one of our greatest supporters and is always among the first to volunteer to support our mission, which is why he's been awarded as Chamber Member of the Year not once but twice. He's a reliable volunteer, an involved member, and a true ambassador for the chamber.

When Denny Wulf, former Norwalk Schools superintendent and fellow former chamber president, learned about this year's award recognition, he shared, "Newt always greets you with a smile and a warm handshake. A true businessman." He then went on to say that Newton was a constant supporter of Norwalk Schools' faculty and students. "His involvement in the Iowa Junior Chamber is just one example. He supported our schools unconditionally." Denny shared that, years ago, Newton was identified as one of the top five most influential people in town, and he's certainly one of the most respected and beloved people in our chamber.

Witnessing Newton accept his award was not only a highlight of the evening but an experience we as a chamber will forever cherish.

To quote Denny Wulf, "Newt is one of the finest Warriors I know."

I couldn't agree more. ■

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

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CHAMBER Dinner

Norwalk Area Chamber of Commerce
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Jessica Short, Nicki Castellano and Blake Williams



Kim Bassett and Dani McManus



Brittney Strader and Nyan Baker



Lucinda and John Sperry



Crystal and Jim Ellis



Erica Sherman and Sara Pray



Gary Burton and Natalie Zimmerman



Kristi and Nick DeJoseph



Doug and Angie Croll



Kyle Doyle, Joey Dursky and Hannah Rasmussen



Lauren Ebensteiner and Emily McLain

OUT & ABOUT



Newton Standridge, Kyra Anderson and Carol Standridge



Brenda and Tim Stephany



Jon and Kristy Niemeyer



Steve and Jennifer Porter



Lorie and Paul Williamson



Mallory and Martin Wells



Jackson Zeigler and Craig Choate



Dave and Holly Zajicek



Ed Kuhl and John Schmidt



Moses Castellano, Brandon Short, JP Williams and Austin Herr



Angie Holloway, Katie and Charile Ochanpaugh and David Albrecht

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