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WELCOME

IF YOU have a heart...

Like most of you reading this, I have not had to deal with organ failure or the need for organ transplants. I am quite thankful for that.

Like many of you reading this, I agreed to be an organ donor when I renewed my driver's license several years ago. I had to pull my license out of my wallet and check it to be sure. You should do so right now, too.

I have some friends who have put great thought into this and how their organs can help others live longer lives. I have other friends who are also organ donors but have not thought about it much at all, having the attitude that they will be dead and don't really care. Regardless of how you feel, those who benefit from your organ donations will be forever grateful, as will their family members and

Mothers will be able to bear children. Fathers will be able to walk their daughters down the wedding aisle. Grandparents will be able to hug their grandkids. And young children can learn to smile, knowing their lives won't likely end anytime soon.

As a regular reader of this magazine, you know we cover a variety of subjects and themes in our cover stories. In the past few months alone, we have written about the benefits of hiring senior employees, dream vacations for local families, ongoing educational opportunities, Christmas card traditions, early risers and more. Some topics have been light-hearted while others have had more serious tones.

As you have likely figured out by now, this month's cover features the stories of local residents and the positive impact of organ donations. I got choked up while reading it, and I found the stories to be incredibly touching. I think you will, too.

If you are not an organ donor, I hope these stories change your mind and have you consider becoming one. We share details on how you can do so, along with the heart-warming stories of local residents who are deeply grateful for those who already have. Be sure to read the story, but grab some tissues first

Thanks for reading.



SHANE GOODMAN

President and Publisher Big Green Umbrella Media shane@dmcityview.com 515-953-4822, ext. 305













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VETERAN OWNED



FEATURE

A cherished gift

Andrew Sayasane, owner of Winn's Pizza in Norwalk, needed a new, lifesaving kidney. His friend, Dennis, failed to be a match, but Dennis' fiancée, Lainie Fox, was a perfect match. Five years prior, Lainie's dad had died from kidney disease, and she wasn't able to donate to him. This time, she was able to make a difference.

Andrew's health had been declining, and dialysis was not enough to keep him functioning. Andrew wanted to be there for his wife, Jayme, and daughter, Athyna, and to run his restaurant. Lainie's gift of her kidney allowed him to do that.

Andrew had a kidney disease that reduced his kidney function to just 7%. Lainie's kidney made an immediate impact.

"It started producing urine and working immediately," says Lainie.

"It was the absolute best gift," says Andrew. "Jayme, Athyna and I are so grateful."

Lainie is grateful to have helped not only Andrew but also his family.

"Knowing Andrew's young daughter, Athyna, is going to have a father with a better quality of life was huge for me," she says.

Lainie knows her impact on Andrew's life will last for him and his family.

"Knowing that they will have him around longer is a great feeling. Losing my father to kidney failure was hard, and I am so grateful for the 27 years that I had with him."

Lainie would have liked to have given her kidney to her father, but since she couldn't, she felt compelled to donate on Andrew's behalf.

"Losing my father was a big reason why I donated my kidney, as well as my passion for helping people," she says.

Lainie recalls surprising Andrew with the news that she was donating her kidney as one of her favorite memories.

"That and the day of the surgery and afterward. It was something I will never forget," she says, adding that she recovered well. "Absolutely nothing about the donation process was hard. I want others to know they could save someone's life. I would do it again without hesitation."

After the transplant, Andrew needed to stay out of public places for three to six months while his immune system recovered. But he shares this sacrifice was worth it to have a fuller life.

Iowa Donor Network (IDN)

The Iowa Donor Network is a nonprofit organization that serves as the primary contact for organ, tissue and eye donation services for the state of lowa. IDN coordinates organ recovery, educates healthcare professionals and communities and provides support to donor families. IDN collaborates with healthcare partners, organizations and volunteers to honor the gift of life and inspire others to donate.

IDN is celebrating 30 years of donation support in 2024. Over the past 30 years, IDN has worked with more than 1,900 organ donors, 6,000 organ recipients, and 15,000 tissue donors, giving an average of 75 tissues for transplant, impacting healing among more than 1 million people.

For more information on IDN, visit www.iowadonornetwork.org.

Receiving the organ has helped Andrew to be there for his family, run his business, and give back to his community.

"A new organ has helped me tremendously



Meet our Residential Loan Officer Team



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FEATURE

with my stamina," he says. "Before the transplant, I was doing dialysis five times a day and in between services at the restaurant. This meant long hours there and even less time with my new baby girl, Athyna, and my wife, Jayme."

Andrew says he is grateful for the support Norwalk has given him.

"The local community has been so supportive and even did a benefit. I am so grateful and am glad to be back doing what I love to do, spreading love through food," he says.

While Andrew is used to serving people, he said it was difficult initially to receive help.

"I am stubborn and didn't want to ask for help," he says. "Then I was hospitalized and coughing up blood. They determined that even with five exchanges of dialysis, I wasn't getting enough dialysis for my body, and it wasn't getting rid of the toxins. My wife and I then asked for help, and the community responded. Our hearts were so full."

Andrew remembers the first time he could sleep comfortably again.

"I slept in the same room as my wife and daughter, and I didn't have to do dialysis," he

The most challenging part of this journey was the time he missed with his family, Andrew says.

"Not being able to spend more time with my wife and newborn daughter when I was on dialysis was the hardest part," he says.

Andrew has since shared his story and spread awareness about how being a living donor and donating blood can save lives.

"Become an organ donor, donate blood. You could be saving someone's life," he says.

He also wants others suffering to know it's OK to ask for help.

"When you're feeling down, remember there are people out there willing to give you an organ even if they don't know you. The world is full of wonderful people, and miracles do happen," he says.

A lifetime gift

Dustin Farrow had a liver transplant when he was 10 months old; he's now 36.

Dustin was raised in Norwalk, but his parents were from Adel, so it was there that a fundraiser was held for him during Sweet Corn Festival all those years ago as they awaited a donor liver.

The day Dustin received a liver was one of the best days of his family's lives, but it was one of the most challenging for another family. His new liver came from a 3-year-old girl who had died of heart disease. The donors remained



Prior to his liver transplant at a toddler, Dustin Farrow was jaundiced and showing signs of his health struggles.

strangers to Dustin, but they have a connection for life.

"We were a perfect match," he says.

Dustin's mom, Linda, has pictures of him before receiving this life-giving gift. One in particular shows the effects of his liver failure.

"He was so jaundiced by the time he had his surgery, his eyes were a golden color, like popcorn color," Linda shares.

Dustin was born with alpha-1 antitrypsin deficiency, a condition that raises your risk for lung and other diseases. AAT is a protein made in your liver to help protect the lungs. Dustin also had biliary atresia, a condition in infants in which the bile ducts outside and inside the liver are scarred and blocked. Bile can't flow into the intestine, so bile builds up in the liver and damages it.

"My digestive system was not able to work and function properly before. Then, once I had the liver, I was allowed to live a full life," Dustin says. "Now I have a life and memories to look back on."

Although Dustin doesn't remember his transplant, others do.

"My parents said it was one of the most stressful things that they have lived through," he

Dustin has yet to contact the donor's parents directly. Still, he is grateful for their choice to donate her organs.

"If I could address the organ donor's parents, I would first say thank you," he says.

Dustin understands the parents of the donor child went through heartache as his parents rejoiced.

"I'm sorry your daughter's life was cut short, but your selfless act made it so I could go on



Thanks to a liver donation when he was 10 months old, Dustin Farrow has led a full life and is now in his 30s.

to be a kid, grow up, get educated, and start a family," he says.

Now that Dustin is an adult, he appreciates the donor family's decision even more.

"I think about their decision to donate the liver a lot, and I'm eternally grateful," he says.

Living donation

Renea Steele has lived in Norwalk for the past 24 years. About four years after she moved to Norwalk, she donated her right liver lobe to her mother.

"I love making people aware of organ donation," she says. "We were only the 24th living donor liver surgery at Mayo Clinic then."

Renea's mom, JoAnn Schable, had cirrhosis of the liver due to hepatitis C.

"It was believed that my mom had contracted hepatitis C from a blood transfusion," says Renea. "Back then, they didn't test for this disease before giving blood transfusions. They called it the 'silent killer.' "

JoAnn had previously had leukemia and beat the odds to survive with the help of the Mayo Clinic. Then, 20 years later, JoAnn started having problems and losing weight. After much testing, JoAnn was diagnosed with hepatitis C.

Before JoAnn received her transplant, she was exhausted.

"She always felt down and didn't feel good," says Renea.

After surgery, it was a completely different story.

"The day after our transplant surgery, my mom was sitting up, eating a full dinner, and reading... The best part was seeing her having her life back and doing the things she used to love before she got sick," Renea says. "I remember

FEATURE

seeing her and saying, 'You look like you did before you became sick."

Renea encourages people to donate their organs to their loved ones in need.

"Don't take your organs to heaven; heaven knows we need them here," she says.

When she donated part of her liver, Renea was married and had two small children.

"It was tough leaving them, but I was on a mission to save my mom," she says. "Not knowing if my mom would make it to the end of my testing was the scariest, and when I left my kids to go up for surgery, I was praying and crying the whole way hoping I would see them again."

Renea recalls always trying to keep a smile on her face for everyone around her.

"I was trying not to be scared, but inside I was scared to death," she says.

Renea was released from the hospital on her 30th birthday.

"It was the best birthday present ever," she

Renea celebrated a special anniversary with her mom.

"Every year on our Ann'liver'sary, I would

How to become an organ donor

Register with the DMV or register online at the Iowa Donor Network website, www.iowadonornetwork.org.

- 637 lowans are waiting for an organ transplant.
- 103,388 people are on the National Organ Waiting List.
- 16 lowans are waiting for a heart
- 559 lowans are waiting for a kidney
- 347 organs were transplanted in Iowa in 2022.

send her a bouquet of flowers," she says.

While it isn't uncommon for children and parents to be a match for transplants, it is less common when the child is adopted, as Renea

Renae's gift of the liver prolonged her mom's life for another 14 years.

"She got to see my two older kids play sports, and they got to have their grandma back in their lives," she says.



Renea Steele with her mom, JoAnn Schable. Renea donated part of her liver to her mom and gained 14 additional years with her.

Renea believes it was God who put her in her adopted mother's life to save it.

"God knew 29 years ago that I was going to save my mom's life," she says.

Renea believes her mother passed away not because the liver failed but because her heart did.

"I lost my mom to a broken heart seven years ago. My dad, Louie, passed away three months before her." ■



WARREN COUNTY program honored with Master Gardener award

Five county programs with Iowa State University Extension and Outreach's Master Gardener program, including Warren County, have been awarded the Search for Excellence Award for their commitment to gardening education in local communities. The counties and categories in which they were honored are:

- Jasper County, Demonstration Garden
- · Linn County, Workshop/Presentation
- · Scott County, Youth/School Garden
- Story County, Innovative Project
- Warren County, Community Service Project

For Warren County's project, 17 Master Gardeners worked together to create a new donation garden in Warren County that would provide fresh produce for residents experiencing food insecurity. The Growing Together Iowa Community Donation Garden started as an idea in the winter of 2022 and has since produced 858 pounds of produce for the Helping Hands Food Pantry. The garden was mindfully designed to include 10 raised beds that would make it accessible to all potential participants, including those with mobility impairments. Master Gardeners offered hands-on educational programming for food pantry clients that allowed them to take home tomato transplants in five-gallon ISU Extension and Outreach buckets to produce food from the comfort



Warren County Master Gardeners tend to their Growing Together Iowa Donation Garden that produces food for the Helping Hands Food Pantry in Indianola.

of their own homes. This project leveraged support from 11 community members, 12 youth volunteers, the Growing Together Iowa Mini-Grant program, United Way of Central Iowa, Farm Credit Services, City of Indianola, Ted Lare Garden Center, Boy Scout Group 122, Crouse's Tree Service and a local individual donor. ■



4 SIGNS that it's time for memory care

Recognizing the need to pursue memory care for a loved one grappling with dementia is a delicate decision that often brings emotional turmoil. As a caregiver, knowing the appropriate moment to consider memory care becomes imperative. How do you truly know when it's the right time? Assuming that a caregiver is taking on many tasks, including help with activities of daily living, such as dressing, bathing and more, here are a few signs that indicate



it may be time for more specialized care than what can be provided at home.

1. Agitation or aggression

Increasingly agitated or aggressive behavior likely signals a need for more specialized care. Often beginning in the mid-stage of dementia, it can be tough for a family member to experience both physically and emotionally. Memory care communities have the benefit of specially trained staff who are experienced in handling these situations. A memory care community may be able to better figure out why the aggression is happening and how to treat it moving forward.

2. Physical deterioration

Noticeable physical changes could indicate that it's time to seek more help. Someone with dementia can lose their ability to stand, walk or get up from a chair or their bed. This puts physical pressure on the caregiver, who may not be able to handle this burden. Some physical challenges require experienced care that just can't be provided at home.

3. Safety concerns

This is typically when most people will choose memory care: It's no longer safe for their loved one to be in their current environment. You may be concerned about them wandering away from home, about hazards such as stairs, tools, chemicals, cleaning supplies and medications. If you're having persistent worry about your loved one's safety within their home or yours, it's time to make a change.

4. Caregiver burnout

Being a caregiver is hard. Frustration and overwhelm, burnout or the realization of being unable to meet increasing care demands signals the need for external support. It's tough when you get to this point, but burnout must be managed for your own health and wellbeing. Acknowledging your limitations as a caregiver is crucial.

It's natural to struggle with feelings of guilt or failure when you decide to consider memory care. However, prioritizing your loved one's wellbeing means acknowledging when your caregiving capacity falls short. Opting for memory care ensures they receive specialized attention tailored to their specific needs and, many times, a safer and more supportive environment. Embracing memory care may ultimately be the most compassionate choice for both your loved one and yourself, ensuring they receive the level of care they deserve while alleviating your strain. To learn more about memory care options, reach out to the community nearest you for support.

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



Has someone you love been diagnosed with dementia? Join us for

Support Central

Life changes with a dementia diagnosis and can feel overwhelming, but you don't have to navigate this journey alone. Join us for a safe space, a supportive community, and a homemade dinner for two, to-go!

3rd Thursday of the Month

Holland Farms, 2800 Sunset Drive, Norwalk, IA

Contact Sarah to RSVP at (515) 981-1888 or sbennett@hollandfarmsliving.com



2800 Sunset Drive, Norwalk, IA

PLAN AHEAD By Dave Cortner

PREPAY my funeral expenses? Why?

While payment is never a requirement in order to preplan your funeral arrangements, there are several benefits to paying for your services ahead of time.

First of all, it provides the opportunity to pay for expenses based upon current prices. There are even many payment options, including paying all at once or setting up a payment plan. Prepaying expenses guarantees that prepaid service and merchandise selections will be provided at the time of need at no



additional expense to your family. This helps to eliminate any financial stress for your family at at time that will already be emotional.

Second, paying in advance will protect your money from Medicaid, should you outlive your assets and need to qualify for assistance. An irrevocable funeral policy is considered a protected asset.

Third, most funeral homes utilize a funding vehicle where your assets are placed at the time of the preplan. This allows your money to be protected and portable, which means that, even if you move away from the area where you originally made your prearrangements, your prepaid policy can easily be transferred to another funeral home.

There are funding options for people at all ages and in all health situations and, as we all know, the prices for everything only go up as time goes by. So, the sooner you do this, the more opportunity you have to save.

What an incredible gift from you to your family.

Information provided by Dave Cortner, Hamilton's on Westown Parkway, 3601 Westown Parkway, West Des Moines, IA 50266, 515-697-3681



EDUCATION By T.K. West

MEET Megan Lathrop

Teaching STEM to young learners



Megan Lathrop is in her fourth year teaching STEM to students in kindergarten

Megan Lathrop wanted to teach STEM to elementary school students because she enjoys working with students in that age group and enjoys science. She also knew she wanted to work with the Norwalk Community School District. So, when her current position became available, Lathrop was excited.

"STEM is a growing field for future careers, so I thought it would be a fun role for educating students," Lathrop says.

She is now in her fourth year teaching STEM to students in kindergarten and first grade, this year at Oviatt Elementary School. She says STEM class is important for students at the elementary school level because it gives all students access to the same science material.

"The students love the science content. A lot of it, they come with background knowledge so a lot of students are very interested in learning about animals, plants, space, etc.," Lathrop says.

Lathrop's kindergarten students recently completed a fun lesson about energy from the sun. Students had to build a structure that would prevent chocolate from melting in the heat from the sun. They also just completed a lesson in which they used building toys to make habitats for different animals.

Although it can sometimes be a challenge to fit all of her content into the time she has with her students, Lathrop says it is rewarding when students connect what they are learning to their real world

"The end of the year is fun because students know expectations well, and their growth from the beginning of the year is evident," Lathrop says. ■

GETTING homeowner's insurance with a mortgage

When you finance your home, you will have to repay the loan to the bank over a period of years. During this time, the bank has an investment in the property. So, if something happens to your home, you are not the only party that might lose out financially. Your lender will also still expect to be repaid their mortgage, even if a tornado were to destroy your home. Your need for homeowner's insurance is critical.



Most mortgage lenders require property owners to purchase homeowner's insurance. At this time, you must carry coverage that meets the lender's expectations. Usually, they will institute a replacement cost value (RCV) dwelling coverage requirement on the property.

Replacement Cost Value coverage

An RCV homeowner's insurance policy insures your dwelling based on the price it will cost to rebuild at today's rates. Replacement cost value is not the sticker price that you paid for the dwelling and the rest of the property. Instead, it is the value of the house itself, which is different from the price of the property, even though it is the most substantial part of your property value in most cases.

The benefit of RC coverage is you will be able to repair or rebuild

a damaged home to exactly the way it was before the loss occurred. However, the drawback is that you will need to periodically clarify with your agent that your coverage is still adequate, given that construction and replacement costs often change.

Actual Cash Value coverage

An alternative to RCV coverage is actual cash value (ACV) insurance, which is both exceedingly rare and inadequate for use in dwelling insurance. If the value of your dwelling decreases over time, such as due to age, then an ACV policy will only pay based on the value of the house at the time of the loss. This is far from adequate when it comes to building an entirely new home or to making extensive repairs. These policies are seldom offered to consumers today.

Once your lender tells you what type of coverage they require, your insurance agent will be able to help you design the right benefits. RCV policies are by far the best coverage to carry, and your agent can ensure that you receive the right balance of benefits for your needs.

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.



PUT a traditional spin on Cinco de Mayo

(Family Features) Whether Cinco de Mayo means an opportunity to celebrate your family's heritage or it's simply an excuse to gather with the ones you love, every holiday truly is about the same thing: special moments together.

Take this year's festivities the traditional route with recipes that combine familiar favorites with ingredients you normally may not use otherwise, such as cactus. This Mexican Cactus Pork Stew makes Cinco de Mayo a cinch with the use of a Dutch oven.

Visit Culinary.net to find more family-friendly recipes perfect for celebrating holidays throughout the year.

Mexican cactus pork stew

- 1 pound pork shoulder (leftover or fresh)
- 1 medium onion, chopped
- 1 jalapeno pepper, chopped
- 3 cups beef broth
- 1 can (28 ounces) diced tomatoes
- · 2 cans (15 ounces each) mild chili beans
- 1 cup chopped cactus (nopales)
- · 1 tablespoon garlic powder
- 2 tablespoons smoked paprika
- 1 teaspoon cayenne pepper
- salt, to taste
- pepper, to taste
- 4 green onions, chopped, for garnish
- 1/4 cup chopped cilantro, for garnish
- If using fresh pork, in Dutch oven, cube and brown it with onion and jalapeno pepper. If using leftover pork, reheat in Dutch oven with onion and jalapeno pepper.
- Add beef broth, diced tomatoes, chili beans, cactus, garlic powder, smoked paprika, cayenne pepper and salt and pepper, to taste.
- Simmer 25 minutes then garnish with green onions and cilantro.



Kid-friendly Mexican cinnamon cookies

Recipe courtesy of "Cookin' Savvy"

- · 4 sticks butter, at room temperature
- 4 cups self-rising flour, plus additional for coating
- · 2 teaspoons cinnamon
- 1 egg
- 3/4 cup sugar

Topping:

- 2/3 cup sugar
- 4 teaspoons cinnamon
- Preheat oven to 375 F.
- In bowl, combine butter, 4 cups flour and cinnamon. Add egg and sugar then knead into ball.
- Spread additional flour on counter and cut ball into six sections. Roll each section into 24-inch ropes then cut into 1-inch pieces and place on cookie sheet.
- Bake 10 minutes.
- To make topping: In bowl, combine sugar and
- Roll warm cookies in mixture and let cool on rack.



'Diavola'

Family drama with all of its undercurrents and toxicity is not a new concept for a book, but mixing that particular brand of unsettling anxiety with the slow dread of a deliciously gothic haunted house story is so much fun. Jennifer Thorne is at the top of her game in this genre-blending new novel that absolutely swept me away.

Something is wrong in the beautiful old villa the Pace family has rented in the Italian countryside. And it's not just one sister's biting remarks or the parents' willing ignorance of the exhausting family dynamic. Anna is the clear outcast in the family and the only

one who notices the creepy vibes in their temporary home. The villagers clearly know something about what is going on, but Anna is left alone to navigate both her caustic family and something even more insidious on this vacation that will leave all kinds of scars.

This meticulously paced and immensely satisfying book is easily one of my favorites for the year. I highly recommend it for all the black sheep out there who get a shiver up their spine when they hear the words "family vacation."

— Review by Julie Goodrich



By Jennifer Thorne 3/26/24 304 pages \$27.99 Tor Nightfire

'The Age of Magical Overthinking'

When I read something that feels like therapy, I tend to make a scrunchy face. Mental health books are not my jam. However, Amanda Montell is different. Her witty, sharp writing can cut me to the quick, but I'm usually laughing too hard to feel the ick.

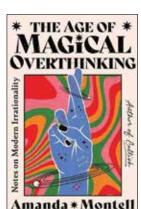
Fresh off of her bestselling book, "Cultish," Montell has decided to show us the equivalent of "this is your brain on social media." With plenty of relatable personal stories, research and compassion, she dives into why magical thinking is so prevalent right now, and the ways in which it twists even our closest relationships.

Montell isn't against TikTok tarot card readers or the worship of Taylor Swift. (She boldly shares her own foibles in this regard.) Instead she builds a very timely and forgiving story that shows us why we're

all so anxious these days and the gasping attempts we're making to gain a little control over the bonkers world in which we've found ourselves.

For a book that seemed destined for my "not for me" pile, I was shocked by how much I loved this one. Who knows? Maybe it was just good vibes made manifest.

— Review by Julie Goodrich



By Amanda Montell 4/7/24 272 pages \$28.99 Atria



FINANCE

By Chad Stevens, CFP®

THE THERAPEUTIC garden

In the serene embrace of a garden, where colors burst forth, fragrances dance in the air, and the earth's vitality hums beneath one's fingertips, lies a therapeutic haven for the elderly. Planting and gardening offer more than just a pastime; they present a gateway to a myriad of physical, mental and emotional benefits, particularly for seniors. Let's delve into the profound positive effects that gardening can have on the elderly populace.



Physical wellbeing: Engaging in gardening activities provides a gentle yet effective form of exercise for elderly individuals. Tasks such as digging, planting, watering and weeding promote mobility, strength and flexibility, thereby improving overall physical health. These activities also enhance hand-eye coordination and fine motor skills, which are crucial for maintaining dexterity and independence in daily tasks. Furthermore, exposure to sunlight while gardening stimulates the production of vitamin D, contributing to bone health and immune function.

Mental stimulation: Gardening serves as a fertile ground for cognitive stimulation among the elderly. Planning and organizing the garden layout, identifying plant varieties, and problem-solving gardening challenges foster mental agility and sharpness. Moreover, the repetitive yet purposeful nature of gardening tasks can have a meditative effect, promoting relaxation and reducing stress levels. This mindful engagement in gardening activities helps alleviate symptoms of anxiety, depression and cognitive decline.

Emotional upliftment: The act of nurturing living plants and witnessing their growth instills a profound sense of purpose and accomplishment in elderly individuals. The anticipation of seeds sprouting, flowers blooming, or vegetables ripening creates a cycle of hope and joy, fostering a positive outlook on life. Additionally, spending time amid nature's beauty in the garden provides solace and tranquility, offering respite from the challenges and worries of aging.

Social interaction: Gardening transcends solitary pursuits and often becomes a communal activity, especially in shared garden spaces or community gardens. For elderly individuals, participating in gardening clubs, workshops, or cooperative gardening projects fosters social interaction and a sense of belonging to a community. It provides opportunities for meaningful connections, friendship and shared experiences, thereby combating loneliness, which is prevalent among seniors.

In conclusion, planting and gardening offer a plethora of positive effects on the elderly, encompassing physical, mental, emotional and social dimensions of wellbeing. By nurturing plants, cultivating connections, and immersing themselves in nature's embrace, elderly individuals can reap the abundant rewards of the therapeutic garden. So, let us continue to sow the seeds of wellness and vitality in the hearts and minds of our seniors, one garden at a time.

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

WHO LIKES a planner?

We all have that one friend or family member who shows up for a trip or even a short weekend with a detailed itinerary. The "planner" is made fun of and laughed at by all...and then the trip goes swimmingly with everyone able to relax — or able to pivot when the unexpected occurs. All thanks to the base plan and the lowly "planner."



Planning in the financial world is too often viewed as intimidating or only for the wealthy. The uncertainty of the future or not being able to lay the "perfect plan" are also often excuses used to have no plan. The one guarantee you get from any plan is that it will not go exactly as forecasted, but having the plan in the first place allows you to define and shift when those deviations

We all need to have plans for:

- Budgeting: We are a quarter into 2024, and it is a great time to review your cash inflows and outflows for the first three months of the year. Managing your lifestyle is vital to the remaining parts of your comprehensive plan.
- Financials: Whether you are focused on retirement, college, or another large purchase or change in life, financial planning allows you to visualize how you can meet or adjust those goals.
- Taxes: Taxes play a major role in long-term planning. Efficiently utilizing the appropriate savings vehicles and distribution strategies can make reaching your goals easier.
- Investments: You will want to use different investment vehicles for your varied goals and time horizons — and they may adjust based on your stage in life. There is no single solution to meet all your needs. When selecting investments, focus on your personal situation and tolerances for risk rather than the current news cycle.
- Insurance: Assets you have gathered, and your expected income, should be protected against the unexpected.
- Estate: The first step is having the right plan in place given your current situation. Reviewing and adjusting that plan as life changes is necessary to have a prudent estate

Each of the plans above needs to work in concert with one another. Without one, the others are less effective. You also need to accept that you are not going to get them all in place this weekend. Pick one, start there, and then move on to the next, adjusting the previous plan as needed.

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

HISTORY'S greatest event

The world recently celebrated Easter — the resurrection of Jesus Christ from the dead. This biblical and historically proven event has been called the greatest event in human history and one which will obviously never be repeated. One leading apologist for Christ's resurrection has said, "The ultimate meaning of life itself comes down to just one key issue: did Jesus, or did he not, return from the dead? The answer to that fundamental question would settle everything."



Jesus Himself claimed to be God. He called Himself the "Son of Man," an Old Testament title describing deity. He also said, "I and the Father are one." Now, anyone can make such a claim, and many have down through the centuries. But the question is whether this assertion can be backed up. As the old adage goes, "Put up or shut up." So, since Jesus claimed to be divine and then returned from the dead after three days in a tomb that WOULD be pretty convincing evidence, wouldn't it? If Jesus had been telling the truth about His deity, this evidence certainly would validate those claims. Now we understand why Christ's resurrection is the centerpiece of the Christian faith. If the resurrection never occurred, then all of Christianity would be refuted. But if it's true, then Jesus truly is the one-and-only Son of God, and that changes everything.

Maybe you've heard of Lee Strobel. Strobel was at one time the legal editor for the Chicago Tribune and a skeptical atheist who refused to believe anything without ample evidence to back it up. He decided to use his journalism and legal training to systematically investigate whether there was credibility to any religion — especially Christianity. He found that, since Christ's resurrection is at the center of Christianity, then if that event was bogus or could be refuted, then he could wash his hands of it all for good. So, for two years he studied every aspect of the resurrection of Jesus Christ, investigated every claim and every lead both biblical and extra-biblical. Then he weighed out the evidence and concluded that it took more faith for him to be an atheist than it did for him to become a Christian. So, he took a leap of faith and decided to follow Jesus Christ — something he's never regretted since. The evidence of the empty tomb, the personal eyewitness accounts of Jesus' death and burial, the declaration of the angels who were at Christ's tomb, are all too overwhelming to ignore.

Jesus said, "Because I live, you will live also." Jesus' death and resurrection not only confirm that He is the Messiah-Savior of the world, but also that anyone can have their sins forgiven and receive eternal life in heaven. Not convinced? Do your own research. I think you'll find that the resurrection of Jesus Christ is not only history's greatest event, it can be the greatest event that changes your life forever as well. ■

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



SUNDAYS 8:30 & 10:30 AM •

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!



SCAN THE CODE TO:

- See what to expect when you & your family visit
- Learn more about Fellowship & find out what God is doing in Norwalk & beyond
- Watch a short welcome video & more!

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RIGHT to a jury trial

The right to a trial by jury in criminal cases is well established and constitutionally protected by the Sixth Amendment as well as the state constitution. The rules relating to trial by jury in civil cases is less clear and have an interesting history. The founders of the United States believed that trial by jury in civil cases was a fundamental right. Because of this, the Seventh Amendment to the Constitution provides:



"In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by jury, shall be otherwise reexamined in any court of the United States, than according to the rules of the common law."

It is notable that, under the Seventh Amendment, only cases at common law (mostly seeking money damages), were required to have a jury. Cases in equity, such as probate, dissolution of marriage, injunctive relief and actions seeking decrees are not included.

When Iowa became a state, it had a similar recognition of the importance of the right to trial by jury. However, it did allow for a change in the number of jurors in non-criminal cases. Article I, Section 9 of the Iowa Constitution states:

"The right of trial by jury shall remain inviolate; but the general assembly may authorize trial by a jury of a less number than twelve men in inferior courts; but no person shall be deprived of life, liberty, or property, without due process of law."

In accordance with the above language, most Iowa civil cases are tried to eight jurors as opposed to 12 in criminal cases.

An interesting question confronted the Iowa Supreme Court concerning whether a party had a right to a jury in a small claims case. In Iowa National Mutual Insurance Co. v. Mitchell, 305 N.W.2d 724 (Iowa 1981), the Court provided a history of the Seventh Amendment, English Common Law and Iowa's Article I, Section 9.

At the time of the case, the small claims jurisdictional limit was \$1,000 or less (it is now \$6,500). The Court observed that the Seventh Amendment's provisions have no application to state court proceedings. Nevertheless, for background, the Court observed that, in federal cases, the right to trial by jury is the right which existed under the English Common Law in 1791 (when the Seventh Amendment was adopted).

In applying the tenants of English Common Law, the Court determined that the constitutional direction that "the right of trial by jury shall be inviolate" carries with it the common-law concept that minor claims may be adjudicated without a jury.

The fundamental right to a civil jury trial is not absolute.

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, www.winjumlaw.com.

Locally owned and operated

PASSION for the library

McDonald volunteers time and talent to library foundation.



Jane McDonald is an avid library user and supporter. Today, she uses that passion to benefit the Norwalk Easter Public Library Foundation and the community at large.

McDonald has lived in Norwalk since the fall of 2019 when she moved to town to be closer to her daughter and young family.

"I was looking forward to exploring central Iowa and building my customer base for my business," she shares. "Then COVID changed my plans. I decided to retire, which gave me time to look for places to volunteer."

One of the first things McDonald did after becoming a Norwalk resident was check out the Norwalk Easter Public Library and get her library card.

"I love reading and was immediately impressed by all the wonderful activities offered," she says. "So, when the world started to open, I contacted the library and asked how I could help."

McDonald learned that the library is supported by the Library Foundation — a group of volunteers who create and execute fundraising efforts. All the money raised goes directly to library programs, such as the Summer Reading Program. After an interview by the foundation president, McDonald was asked to join.

"Have you seen the monthly calendar of all the activities offered by the library?" McDonald asks. "While our city taxes cover expenses like building and salaries, the foundation helps support the fun things at the library. I really like the free lectures and the craft opportunities."

Besides monthly meetings, directors on the foundation board also attend the programs to be hands on for whatever the staff needs.

"It was my pleasure to work alongside Norwalk's legendary volunteer, Judy Cochran," McDonald says. "She was my mentor as we presented 'Chairish the Library,' our special evening fundraising event at the library last spring."

McDonald encourages others to consider volunteering, especially because there are so many ways to do so in Norwalk and Warren County.

"It is easy to find somewhere that could use a few hours of your time a week or even a month," she says. "I found this has been a wonderful way to meet people who live and work in Norwalk."



Jason Siemens of Edward Jones presents Jane McDonald with the Good Neighbor certificate.

Edward Jones

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HONORING OFFICER JAYSON SPURR

In January Officer Jayson Spurr reached 16 years of service with the Police Department. Thank you, 184, for the memories and for your dedication to the Norwalk community and the Norwalk Police Department.

Here are a few of Norwalk PD's favorite photos of Officer Spurr out and about throughout the years.

On Saturday, March 23rd, Officer Jayson Spurr lost his courageous battle with pancreatic cancer. He was a friend to all and made a lasting impact on our community. The Norwalk Police Department and the Spurr family appreciate the outpouring of support.

Rest in peace Jayson, we will take it from here.

Read Jayson's full obiturary here. >>

































- f City of Norwalk, Iowa City Hall
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 - NorwalkIACityHall

www.norwalk.iowa.gov



705 North Ave. 515-981-0228 Open Monday-Friday, 8 a.m.-4:30 p.m.



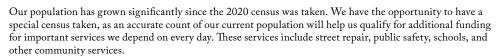
1100 Chatham Ave. 515-981-0666 Non-Emergency 515-222-3321

MAYORS MOMENT

As I was finishing up my article for this month, I was given some heartbreaking news. Norwalk Police Officer, Jayson Spurr, lost his courageous and hard-fought battle with pancreatic cancer. He passed away March 23. This is a great loss for his family, our Police department, and our community. Jayson served his country and community with honor and humility. He served our community for 16 years and will be greatly missed. It is with heavy hearts that Diane and I extend our deepest condolences to Jayson's family for their immeasurable loss and also to the Norwalk Police Department.

Special Census

I am hopeful that you've heard by now that the City of Norwalk has requested a special census be taken for our community.



This special census will also allow our community to plan for the future by creating public improvement strategies that minimize traffic congestion, meet the growing needs of our seniors, and project when and where new schools are needed. This U.S. Census Bureau data is used by businesses to locate new stores and help create jobs. These decisions affect everyone within our community!

Towards the end of spring, you should receive a mailing about this special census. I'd really appreciate you taking the time to fill out the census information and submit it as quickly as possible. It should only take 10 minutes to fill out the online form. If you miss the invitation or if you are unable to respond online, you'll still be able to participate when a U.S. Census Bureau employee stops by your home in July or August.

Special Census Workers Needed

We need your help. We are looking for census workers. Anyone hired must be over 18 years old and live in Norwalk. I think these positions would be ideal for our senior/retired population, college students home for the summer, and graduated high school seniors wanting to earn some extra money before heading off to their first year of college. And don't worry if you have a vacation planned, the Census Bureau will work around your schedule.

To apply to be a census worker, please go to www.census.gov/communityjobs and fill out an application. We really appreciate your help.

To learn more about the Special Census, please visit our website at www.norwalk.iowa.gov.



Youth Softball & Baseball Registration Scan for details!

WEAREHIRING!

Recreation Facitily Supervisors Umpires And other positions!



New playbooks

View our updated Aquatic Center and Spring Parks & Recreation playbooks.



Swing Into Summer Tennis

Come celebrate National Tennis Month in May with Iowa Tennis 4U. FREE Fun for the entire Family!

When: Sunday, May 5th at the Norwalk Middle School Tennis Courts from 2:30 pm - 4:30 pm

Racquet

No

Problem!

Schedule:

Tom Phillips, Mayor

Registration: May 5th, 2:30 - 2:45 pm Fun Games 2:45 pm - 4:00 pm Open Play 4:00 pm - 4:30 pm

Snacks, Drinks, and Fun Tennis Provided! Sponsored by: USTA Missouri Valley, Iowa

Used Book Sale

Thursday-Saturday, May 2nd-4th, 10am - 6pm

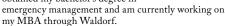
Help the Foundation support future library initiatives and get yourself some new reading material at the Used Book Sale! Book Donations will be accepted until Wednesday, April 24th.

-

Employee Spotlight

Thomas Fischer Fire Department

I am from Colorado and graduated from Sterling High school in 2008. I moved to Iowa in 2011. I obtained my bachelor's degree in



I am a firefighter/ paramedic serving Norwalk since 2014 as part time and becoming fulltime in 2021. Prior to coming to the City fulltime, I worked for Mary Greeley Medical Center as an paramedic, and at Des Moines International airport as a airport firefighter/ paramedic.

What I enjoy about working for Norwalk is the difference we are able to make in many lives each day. We have a great crew here at Norwalk Fire. We are all able to pull together in any situation. Being a firefighter/paramedic is a great way to give back to the community.

When not at work, I enjoy traveling and spending time outdoors with my family. We homeschool our children. I love watching my children play sports and compete in rodeo.

I married my wife, Michelle, thirteen years ago and we have four children together. We have one daughter and three sons - Addalyn, Caden, Drake, and Kyler. We enjoy our horses and dogs on a small acreage in Prole.

Interesting facts:

I have helped save many lives when not on duty. One instance was when a man at one of my daughter's rodeos fell to the ground and suffered a severe heart attack. I, with the help of a couple others, was able to resuscitate him and bring him back until the city ambulance got on scene. He is alive and well today.

I am the first and youngest one of my eight siblings to obtain my college degree.



1051 North Ave. 515-981-0217 MON-THU 10 a.m.-8 p.m. | FRI 11 a.m.-6 p.m. SAT 10 a.m.-5 p.m. • SUN 1-4 p.m.



2626 North Ave. 515-981-9527 After Hours: 515-222-3321



1104 Sunset Dr. Economic Development: 515-981-3606 Parks and Recreation: 515-981-9206 Check for cancellations

A TLC Library Escape Room (teens and tweens)

Saturday, April 13, various sessions Norwalk Easter Public Library meeting room

The Teen Leadership Council (TLC) is designing an Escape Room for library patrons. Work together to solve puzzles and see if you can escape the room in time. Play sessions will have participant limitations and will require registration. Puzzles will be geared towards ages 10 and older, though younger children can participate with caregiver assistance. Each session can have up to eight participants. If you are registering as an individual or as a group with fewer than eight people, please know that you may be working with registrants unknown to you prior to the event.

Keeping Your Private Well Water Safe

May 9, 6-7 p.m. Warren County Extension Office, 200 W. Second Ave., Indianola

This is a free learning session for private well owners. RSVP to Bethany Cecot, 515-961-6237 or bcecot@iastate.edu.



ServSafe Certified Food **Protection Manager** Course

May 30

Warren County Extension Office, 200 W. Second Ave., Indianola

Registration deadline is three weeks prior to class date. Class size is limited. Cost is \$160 or \$110 for Iowa Restaurant Association members. Test-only options start at \$60. To register, visit extension. iastate.edu/humansciences/servsafe.



Celebrate Earth Day and Arbor Day

Friday, April 26, 1-4 p.m. Various locations

Volunteers of all ages are invited to Earth Day and Arbor Day activities. Several projects are offered, and registration runs through April 21.

Project 1: Join in to help clean up Elizbeth Holland Park from 1-2:30 p.m.

Project 2: Help plant trees at Billy O. Phillips Park from 1-2:30 p.m. Help will be needed with planting, moving dirt, mulching and watering.

Project 3: A trail cleanup along Highway 28 will be held from 1-2:30 p.m. Help pick up trash along the east and west side of Highway 28 from North Avenue to Beardsley Street.

Project 4: Tree planting at Windflower Park will take place from 3-4 p.m. Help will be needed with planting, moving dirt, mulching and watering.



Gardens Galore in 2024

Saturday, June 22,

9 a.m. to 2 p.m. rain or shine

Tour Indianola-area gardens and visit with Master Gardeners who will be present at all of them. Tickets are \$10 with proceeds to benefit horticultural programs in Warren County. Tickets are available the day of the event at the ISU Extension and Outreach office, 200 W. Second Ave., Indianola.



Norwalk Farmers Market

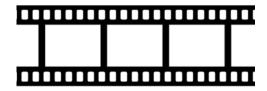
Friday, May 3, through Friday, Oct. 11 Norwalk Christian Church parking lot, 701 Main St.

Norwalk's Farmers Market offers locally grown fruit and vegetables, baked goods, meat, eggs, honey, fresh flowers and crafts.

Free Welcome to Medicare Seminar

Tuesday, May 21, 5:30-7 p.m. Indianola Activity Center, 2204 W. Second Ave., Indianola

The Senior Health Insurance Information Program (SHIIP) provides assistance with understanding and navigating Medicare. SHIIP services are free, unbiased and confidential. The seminar covers all parts of Medicare (A through D). To attend, RSVP by calling 515-962-5375.



Moonlight Movie Nights

Saturdays, June 7, July 12, Aug. 9, Sept. 13, starting at sunset **McAninch Sports Complex**

The Park and Recreation Department will host Moonlight Movie Nights. Grab a blanket or chairs and join in. Warrior Eats concessions will have snacks and drinks for purchase. Movies will be, June 7, "Migration"; July 12, "Elemental"; Aug. 9, "Trolls Band Together"; and Sept. 13, "Coco."

EVENTS IN THE AREA

Check for cancellations



Photo courtesy of Blank Park Zoo

Wild Lights Festival

Through May 27, 7:30-10:30 p.m. Blank Park Zoo, 7401 S.W. Ninth St., Des Moines blankparkzoo.com/events/ calendar/wild-lights-festival

The Blank Park Zoo's Wild Lights Festival returns. Visitors can view more than 50 hand-crafted creations that light up the zoo. The illuminated Asian mythical creatures create plenty of photo opportunities for families.



Middle of the Map Tattoo Convention

April 12-14 Hy-Vee Hall, 730 Third St., Des Moines middleofthemaptattoo.com

Exhibits, seminars and entertainment, all inside one building, that will put any ink enthusiast in tattoo heaven. Awards will be presented throughout the weekend for different styles, best sleeves and more. Live musical performances are also featured.

You Can Grow Orchids

Saturday, April 13, 10 a.m. to 3 p.m. Canoyer Garden Center, 3355 S.E. Gateway Drive, Grimes

The Central Iowa Orchid Society is hosting an orchid event, with an orchid display, culture information, orchid sale and orchid clinic in which experts will answer questions about your troubled orchid and even help to repot it. Follow them on: Central Iowa Orchid Society Facebook page.





Document Shredding and Disposal

April 20, 9-11 a.m. 1327 Sunset Drive (parking lot)

MDS Records Management Company will offer document shredding and disposal.







Check for cancellations



Events at The Brenton Arboretum

Various dates The Brenton Arboretum, 25141 260th St., Dallas Center

For more information or to register, visit www. TheBrentonArboretum.org/events.

- April 18, Nature Club, varying times. Register by age group.
- April 21, noon to 3 p.m., Earth Day Celebrations; 1-3 p.m., Exploratory Beekeeping.
 - April 27, 7 a.m., Birds & Bagels.



Central Iowa Wind Ensemble presents 'Lollipops & Posies'

Sunday, May 5, 3 p.m. Franklin Events Center, 4801 Franklin Ave., Des Moines

Step into a world of musical brilliance and artistic triumph with the Central Iowa Wind Ensemble's grand season finale concert, "Lollipops and Posies." Get ready to be mesmerized by an enchanting afternoon filled with captivating melodies, exhilarating performances, and a celebration of talent that will leave you in awe. The concert features the iconic band piece "Lincolnshire Posy" by Percy Grainger and a selection of familiar popular themes from movies and Broadway. Admission is free but tickets are required and are available at www.ciwe.org.

Poetry Palooza

April 19-20 Grand View University, 1200 Grandview Ave., Des Moines poetryamp.org/poetrypalooza

Poetry slams, panels, workshops and book launches create a palooza of poetry. This festival celebrates esteemed poets, cultivates students and emerging talent, and demonstrates the positive power of

Spring Gallery Night

April 19

Historic Valley Junction, 137 Fifth St., West Des Moines valleyjunction.com

Spring Gallery Night in Historic Valley Junction showcases artwork by regional, national and international artists during their annual Spring Gallery Night. From original artwork, custom jewelry, ceramics, glass, furniture, folk art, fine art reproductions and much more.



Drake Relays

April 24-27 Drake Stadium, 2719 Forest Ave., **Des Moines** godrakebulldogs.com

The Drake Relays draw premier track and field athletes from around the country and some of the best in-state high school track athletes to Des Moines.



Gary's Ride: Beat Brain Cancer

Saturday, May 18, 10 a.m. Rider check-in and pickup is 9-9:45 a.m. Waukee Raccoon River Valley Trailhead, Hickman Road and N. 10th St., Waukee

Help support local brain cancer patients and their families by making a charitable contribution toward Gary's Ride's \$45,000 goal. Registration is now open for Gary's Ride. Adult riders registered by May 6 receive the 2024 T-shirt. Register at www.garysrideiowa.org/shop.

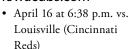
Michael Jefry Stevens and Christian Howes

Sunday, May 5, 2 p.m. Caspe Terrace, 33158 Ute Ave., Waukee

Over the past 40 years pianist/composer Michael Jefry Stevens has been associated with some of the most important figures in modern jazz. Ranked among the top violinists in jazz, Christian Howes has demonstrated his virtuosity and creativity on numerous recordings since the early 2000s. As evidenced by their 2023 release, "Precipice," when you combine these two improvisers, you end up with pure beauty and joy in every note. Tickets for Jazz at Caspe Terrace concerts are \$30 each and can be ordered by calling 515-279-6452 or emailing abegold1951@gmail.com. You can also purchase tickets at jazzatcaspe.weebly.com. Seating is limited to 130 so reservations are encouraged. Caspe Terrace is owned and operated by the Jewish Federation of Greater Des Moines.

Iowa Cubs April home games

Principal Park, 1 Line Drive, **Des Moines** iowacubs.com



- April 17 at 12:08 p.m.
- April 18 at 12:08 p.m.
- April 19 at 7:08 p.m.
- April 20 at 3:08 p.m.
- April 21 at 1:08 p.m.
- April 30 at 6:38 p.m. vs. Omaha (Kansas City Royals)



5 REASONS why preventative maintenance is essential

For a small investment, you could save money, breathe cleaner air, enjoy increased safety and comfort in your home, and help the environment while boosting your overall peace of mind.



That's just a quick overview of the benefits of getting regular HVAC maintenance. Now, let's take a closer look at why HVAC preventive maintenance is such a wise and worthwhile investment.

1. Save money. Here are ways preventive maintenance benefits your bottom line: prevent costly breakdowns, reduce energy bills, extend the life of your system, stay protected under warranty.

Regular HVAC maintenance is said to reduce the risk of costly breakdowns by as much as 95%, and it can mean savings of up to 30% on your energy bill, according to the U.S. Department of Energy. It's also important to be aware that most HVAC manufacturers require

proof of annual maintenance when a repair claim is submitted under warranty.

- 2. Improve your air quality. The EPA reports that indoor levels of airborne pollutants may be two to five times higher (in extreme cases more than 100 times higher) than outdoor levels. This is particularly significant if you or any family members suffer from respiratory issues such as asthma. There has been a lot of hype around duct cleaning in recent months. It's important to remember that it's your systems that clean, filter and redistribute the air. Preventive maintenance helps ensure that the warm or cold air pumping through your vents is as clean and well-filtered as possible.
- **3. Improve your comfort.** You depend on your HVAC system to keep you comfortable year-round. Regular maintenance helps your system produce and distribute the warm or cool air more evenly and steadily. It also reduces the odds that you'll come home one steamy, sweltering summer day to find that your system is blowing warm air or, worse yet, not blowing at all.

- **4. Keep your home safer.** The most common cause of carbon monoxide leaks is a cracked or failed heat exchanger. An HVAC maintenance checkup typically includes a carbon monoxide test that would detect any potential hazard.
- **5. Help the environment.** For those concerned about their green footprint, keep in mind that a well-maintained HVAC system consumes considerably less fuel and that's good for the planet.

It's easy to see that investing in a preventive maintenance plan gives you the comfort of knowing that, if something goes wrong, you've already taken steps to make the situation as painless as possible. An extra perk important to note is that some companies extend priority service and special pricing for their clients that have a preventative maintenance plan in place.

If you have questions, or just simply want to speak to the experts about this or other comfort concerns, give us a call. An HVAC expert answers/ returns every call, and our expert advice is always free. 515-868-2779 Ext 1 or Dale@ TripleAHomeServices.com





NAVIGATING closing costs: insights into costs by state

Even though I am only a licensed agent in the great state of Iowa, many people I help in my business are moving from here to some other state, and I have noticed a significant difference in closing costs between what we are used



to in Iowa and what buyers pay in other states.

Closing costs are often overshadowed by the focus on a down payment but play a crucial role in real estate transactions. These costs include various expenses associated with the purchase and mortgage, including loan fees, appraisals, title insurance, attorney fees and inspections. According to a recent study conducted by Assurance IQ, a prominent insurance provider, the average closing costs across the United States amount to \$4,243, representing a range of 1.2% to 2.47% of a home's value.

Closing costs are typically all your third-

party fees, but discount points paid to reduce the interest rate would also be included. There are also escrows and pre-paid expenses that need to be considered, such as property taxes and homeowner's insurance, which are not really fees but still need to be included in the dollar amount brought to a closing.

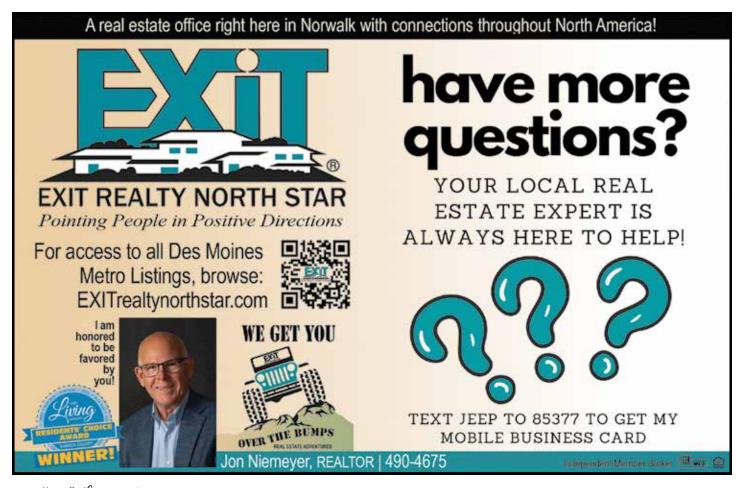
When looking at closing costs relative to median home values, it becomes obvious that closing costs in certain states bear a heavier financial burden on buyers. New York and California top the list, boasting average closing costs exceeding \$8,000. West Virginia and Alabama are at the other end of the list as states with the lowest average closing costs, standing at \$2,124 and \$2,400, respectively. Iowa is at the low end of the list, with an average closing cost of \$2,760, which lines up closely to my experiences here locally.

Although Iowa sees lower closing costs, these additional costs can still feel overwhelming. Yet, there are a few things you can do to prepare and make this final cost less stressful:

- 1. Budget: Closings costs are usually 1.5% to 2.5% of a home's value. If you're planning on buying a \$300,000 house, aim to save around \$6,000 for closing costs.
- 2. Negotiate with the seller: Sometimes sellers will cover some or all of your closing costs — especially if they're really needing to sell or haven't gotten other offers.
- 3. Research lender options: Depending on your lender, they may offer credits or assistance programs to help with closing costs, easing your overall financial burden.

With some planning and negotiation, closing costs can be less of a burden. Still, if you are considering buying a home anytime soon, it's good to prepare and account for the closing costs in your planning and budgeting.

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



SWISHERS live Hometown Pride motto

Bringing the farmers market and pride to Norwalk

Nichole Swisher and her husband, Chris, have lived in Norwalk with their two children since 2003. They wanted to raise their kids in a smaller town but be close enough to Des Moines for their full-time jobs.

Throughout the years, the Swishers and a few of their neighbors — as well as many others - have volunteered their time cleaning out the flower beds and ensuring the magnolia trees in Brownie Park Garden and Magnolia Arboretum are doing well. They're especially committed to doing so because their backyard backs up to the park.

Folks in Norwalk may know the Swishers for their work with Norwalk's Farmers Market, which they've overseen since 2016.

"When we started Norwalk's Farmers Market, there were two to four vendors," Swisher says. "As of the beginning of March, we have 37 vendors signed up to be in the 2024 Norwalk's Farmers Market. We love to be able to support small local businesses in Norwalk."

The Swishers want the market to be a place for people to purchase locally grown food and honey and experience local artisans. They themselves are vendors at the market, selling fruits, vegetables, jams and more.

In addition, the couple is involved with Norwalk Hometown Pride. They started with the organization in 2019 when they were asked to help with the Norwalk Music Festival.

"They thought we could help with the vendors since we ran Norwalk's Farmers Market," Swisher explains. "We have remained active volunteers for Norwalk Hometown Pride ever since. We love that their mission states 'Norwalk Hometown Pride brings neighbors together to build a sense of community, create and improve public amenities, and celebrate what makes a hometown great.' "

Swisher shares that she and her husband have a lot of fun working with all the other volunteers accomplishing projects and making a difference in the community.



Nichole and Chris Swisher run Norwalk's Farmers Market and are vendors.

"We hope we are bettering our community with our involvement with Norwalk Hometown Pride and running Norwalk's Farmers Market," she says.







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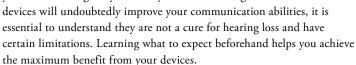
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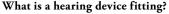
THE IMPORTANCE of custom hearing device counseling and fitting

Selecting a hearing aid is just the beginning of your hearing health care journey. Equally important are the custom counseling and fitting steps, which are crucial for your long-term hearing success.

What is hearing device counseling?

Before you ever start using hearing devices, you'll receive counseling from your audiologist to prepare you for this change in your lifestyle. While hearing





During a fitting, your audiologist will check the physical fit to make sure your hearing devices are comfortable. They will then be programmed and adjusted based on your unique hearing loss and lifestyle needs. The hearing aids will be placed in your ears and turned on, which allows your audiologist to measure the volume levels to ensure that you hear the full range of sounds correctly.



Your audiologist will then discuss the care and maintenance of your hearing aids. You will learn how to use them correctly, adjust them for different hearing environments, insert and remove them, change the batteries and clean and care for them properly. You will also learn tips and strategies for better communication.

What kind of follow-up care can I expect?

Your audiologist will schedule a follow-up appointment a few weeks after your initial fitting. During this appointment, your audiologist will finetune and adjust your hearing aids as needed and answer any questions you may have. It may take a while to adjust your hearing aids to their maximum effectiveness, so additional appointments for adjustments may be needed.

Though getting used to your hearing aids may take time, receiving top-quality audiological care ensures that you don't miss another moment of your life because of hearing loss.

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, (515) 416-5990, www.lowaHearingCenter.com. References available at lowaHearing.com.





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HEALTH By Shelly Stewart-Sandusky, MS, LMFT

LIVING with an anxiety disorder

Anxiety is a common emotion everyone experiences at some point, generally when there is a situation or stressor that warrants an anxious response, after which, unhealthy levels of anxiety will go away as the situation is resolved. Problematic anxiety doesn't go away. People who suffer from anxiety disorders often experience anxiety in a chronic way, resulting in thought patterns and physical symptoms that are a constant part of their life. For instance, racing



thoughts that can't seem to be stopped or deflected, constant worry or fear of something bad happening, and physical symptoms such as fatigue, muscle tension or nausea, among others. For a person with an anxiety disorder, it can be hard to imagine not having to constantly battle your own mind to be functional throughout the day or to always be worried about something even when there doesn't seem to be a reason to worry. But there are different things you can do to help.

- Therapy can be a helpful way to process through anxiety and learn about coping strategies to better manage it and to learn about triggers and patterns associated with your anxiety.
- Medication management with a psychiatrist or psychiatric nurse practitioner can be helpful for some people.
- Meditation can help calm the central nervous system and help give your mind a reset that helps alleviate some anxiety.

Information provided by Shelly Stewart-Sandusky, MS, LMFT, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com.

HEALTH

By Dr. Donna Grant

DENTISTS offering Botox?

Five reasons why choosing a dentist to administer your Botox is the best choice.

1. Dentists are doctors of facial structures. When it comes to an in-depth knowledge of muscles, nerves and blood vessels in the head and neck, there's no one more proficient than your dentist. Dentists are trained specifically in the oral and maxillofacial areas.



- 2. Botox is used for more than just your skin. When thinking of Botox, many people immediately think of cosmetic benefits. However, dentists primarily utilize Botox for its clinical purposes. For example, patients with chronic pain of the TMJ may find relief through Botox injections, which are minimally invasive compared to alternate treatments.
- 3. Dentists are well versed in administering facial injections. Dentists administer intraoral anesthetic injections for dental procedures all day. This makes them experts in quick, pain-free injections, making your Botox appointment as fast and comfortable as possible.
- 4. Dentists study the ideal proportions of your facial anatomy. Dentists spend each day working with facial symmetry down to fractions of a millimeter. That kind of attention to detail is exactly what you want for someone administering Botox.
- 5. Dentists not only go through dental school to study the anatomy of your entire facial structure but also go through specialized training to administer Botox injections. ■

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

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LET'S talk SPF

Sunscreen comes in various types, including chemical and physical, each offering unique benefits. Chemical sunscreens contain organic compounds that absorb UV rays and convert them into heat, while physical sunscreens contain mineral ingredients like zinc oxide or titanium dioxide that create a protective barrier on the skin, reflecting and scattering UV rays.

Regardless of the type, sunscreen is essential for daily use year-round to protect the skin from the

harmful effects of UV rays. This is true even when your exposure to the sun is limited, such as during your daily commute. UV rays can penetrate the skin even on cloudy days and during winter months, leading to premature aging, sunburn and an increased risk of skin cancer. By applying sunscreen daily, regardless of the weather, we can help prevent sun damage, maintain skin health, and reduce the risk of developing skin cancer over time. Incorporating sunscreen into our daily skincare routine is crucial for maintaining healthy, protected skin and minimizing the long-term effects of UV exposure.

When choosing a sunscreen, prioritize broad-spectrum protection to shield against both UVA and UVB rays. Look for a minimum SPF of 30, something suitable for your skin type, safe ingredients like zinc oxide, and easy application.

We have a wide variety of sunscreen available, including lotion, gel and mineral powder for every skin type, sourced from Obagi and ZO Skin

Information provided by Chelsea Taggart, L.E., Vivid Life Spa, 1016 Main St., Norwalk. Call 515-850-7848. Living-vivid.com/life-spa.



Q: How do I know whether to use ice or heat for an injury?

A: As spring approaches, many of us will begin projects around the house that may lead to an injury. Although altering the temperature of an injury or painful area can be quite beneficial to the healing process, knowing when to apply ice or heat can be confusing. It is necessary to understand the effect each has on the body.



The application of heat increases the circulation of blood and decreases the tension in muscles and ligaments. Heat applications are advantageous for the relief of chronic muscle or ligament tension. For example, an arthritic knee you can feel when the weather is changing.

Application of ice has a far different effect. Ice or cold packs applied to the body decrease the flow of blood, decrease swelling from acute or recent strain or injury, decrease pain nerve impulse transmission and increase muscle and ligament tension. Application of ice is desirable during periods of acute injury in which strain and sprain have occurred.

If you are unsure about applying ice or heat, a chiropractor can help you decide and evaluate if treatment would be beneficial.

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.







FITNESS By Dani McManus

Q: Do quick fixes work?

A: We live in a world that is constantly changing. It seems like every time you turn around, there is a newer and quicker way to do things. Every industry is guilty of this, especially the fitness industry. It is not shocking though, if you think about it. Everyone loves seeing quick results. I mean, who wouldn't be enticed by an ad that says, "Lose 30 pounds in two weeks" or "Take this and you will gain 10 pounds of muscle in a week"?



That would be tempting for anyone. If we know deep down that it seems too good to be true, then why do we fall for it? Why do we still have hope that it will work? It is easy and quick. There is one thing about fitness that has been around for years and years that has still held true: hard work. There is no sustainable, quick way to get results. You must show up, put in the work, and fuel your body correctly. There is no way around it. You must work for it. The more you fall for those gimmicks, the more discouraged you will become. The more discouraged you become, the harder it will be for you to be motivated to get back at it. Ultimately, fitness is about discipline, determination and hard work. What route do you want to take? ■

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.

HEALTH

By Dr. Michael O'Meara, O.D.

Q: What is herpes zoster, and can it affect the eyes?

A: Herpes zoster, commonly known as shingles, is caused by the same virus responsible for chicken pox. The virus remains in the body in a dormant stage after an infection with chicken pox as a child. Later in life, the virus can be reactivated if the body's immune system is weakened by factors that include age, illness, fatigue, stress, poor nutrition, chemotherapy or radiation therapy and certain medications.



Numerous problems can occur if the nerves of the eyes are infected with the herpes zoster virus. They may include a rash on the eyelids, conjunctivitis (pink eye), dry eyes, increased risk of bacterial eye infection, blurred vision, light sensitivity, iritis (inflammation inside the eye) and optic neuritis (inflammation of the optic nerve). Treatment for rash, inflammation, burning and pain may include cold presses, anti-inflammatory medication, anti-viral medication, antibiotic drops, lubricant drops and pain medication. Surgery and long-term care may be necessary for more serious complications. Prompt treatment is important to reduce the risk of sight-threatening complications.

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



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SPEED networking for business

Save the date and join the chamber on May 21 for our first Speed Networking event with keynote speaker Lisa Even. The event will be held at St. John the Apostle Catholic Church, 720



Orchard Hills Drive, Norwalk, from 2-4 p.m., and registration can be found on the chamber's website. We're excited to open this event up to all members of the community and encourage our chamber members to take advantage of discounted registration exclusive to NACC.

This event will be a great opportunity to meet other individuals who are looking to connect professionally to explore potential collaborations, exchange business ideas, seek career opportunities, or simply expand one's professional network. We recognize that networking can be intimidating, so each pair

will be given prompts and questions to help break the ice and encourage more meaningful connections.

Our event facilitator and speaker, Lisa Even, is an entrepreneur, speaker, author and JOY Connoisseur. The name of her podcast is "Have Good Ripple Effect," and the name of her book is "Joy is My Job," and that's her overall approach to life. Whether it's through coaching, podcasts or her speaking and training, Lisa helps challenge people to think beyond their backyards and realize that they happen to the world and not the other way around. From waitressing at the R&R Café in high school, to leading her first group of direct reports in corporate America, raising a family, or being part of her community, Lisa understands the pressure we have when cultivating a life that has lasting impact. She brings authentic connection, energy and reallife experiences, stories and strategies to any

room, while inspiring audiences to dream bigger and create bigger and better ripple effects

If speed networking sounds like something you, your colleagues, friends or company could benefit from, visit our website for details or email me at info@norwalkchamber.org.

Thank you to our current Speed Networking event sponsors, Norwalk Seasonal Services and Iowa Living, for investing in the professional development of our local workforce and beyond.

Interested in partnering with the chamber as our presenting sponsor or co-sponsoring this event? Please reach out to discuss the benefits of sponsorship and other opportunities to support our mission.

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



OUT & ABOUT

OPEN House

Holland Farms, Norwalk, held an open house Feb. 28.



Donna Zoss, Pat Holm and Julie Smith



Jennifer Babinat, Hannah Porting and Sonia Roberts



Sarah Bennett and Misty Alberigo



Warren Pitcher



Joelle Bose



Beverly Sullivan



Jennifer Bodensteiner



Joni Moede and Tina Cunningham



Doyle Sullivan and Marlene Vickstrom



Jeri and Tom Paca

www.iowaliving magazines.com



Katie Salinas and Troy Chandler

OUT & ABOUT



Holly Turner and Sarah Crisp at the Holland Farms open house on Feb. 28.



Stephanie Gerleman and Kim Lawrence at the Holland Farms open house on Feb. 28.



Lacey May and Ruth Weight at the Holland Farms open house on Feb. 28.



Happy spring from Lauren Ebensteiner and Jaylynn Brandt, Norwalk Chamber



Happy spring from Deana Brynn and Jan Reece, Wendy's Ice Cream



Happy spring from Tiffani Golden and Kayleen Cohrs, True Roots Chiropractic



Happy spring from Amanda Reid-Raper, The Norwalk Shop



Happy spring from Zara Kintz, Exit Realty



Happy spring from Megan Farley, Norwalk Seasonal Services



Happy spring from Elise Heckert, Rock Valley Physical Therapy



Happy spring from Miranda Proctor, Elite Eye Care



Happy spring from Adam Zimbeck, Pharm D, Medicap

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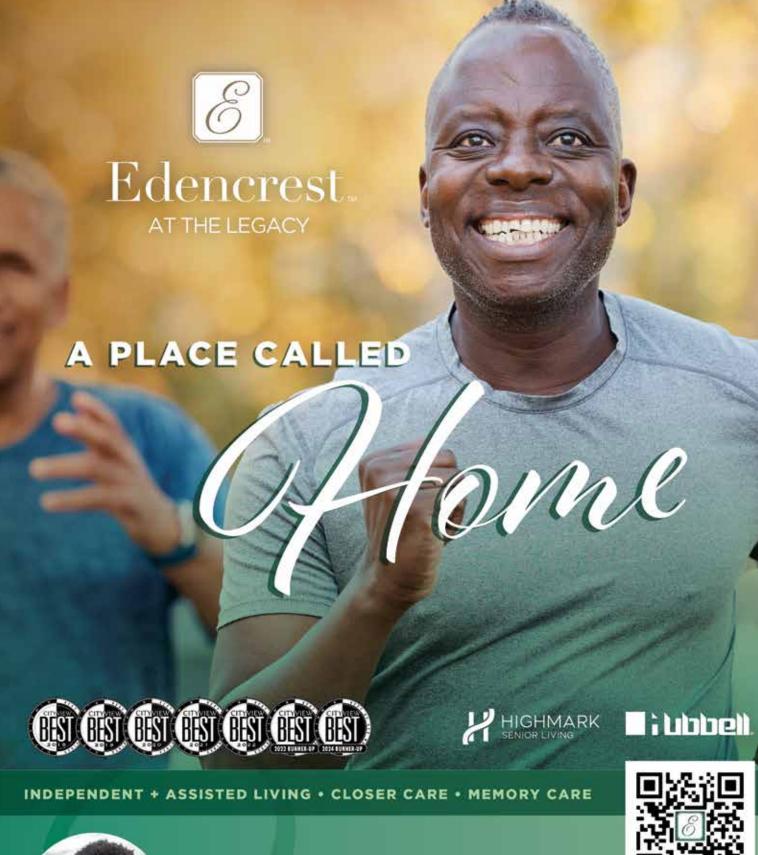
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