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WELCOME

ROAD warriors

I used to like to drive. I really did. That was prior to 1993. Life changed after that.

It was 29 years ago when I started publishing Car & Truck Market magazine, an automotive photo publication that featured images and descriptions of thousands of vehicles and other stuff to buy, sell or trade. These were the days before the Internet was commonplace, and publications like these were effective in selling stuff — and were fun to read.



I started our Iowa edition from scratch, building a distribution network and selling ads to auto dealers starting in eastern Iowa and working west across the state. I would build a territory up and then hire a sales and delivery rep to take it on. And do that again. And again. And again. It was an effective strategy and a successful business, but it required a great deal of travel on Iowa's roads and highways. As much as I enjoyed exploring nearly every community in the state, I also grew tired from my time on the road. I rarely stayed in hotels but drove back home every night to see my bride, and then I started the process again early the next morning. The miles on my car — and on my body — added up.

When the weekends rolled around, the last thing I wanted to do was get in a vehicle and drive somewhere. But, like many of you, that is what I did. To see friends. To visit family. To travel on vacations. Jolene knew my weariness from being on the road, and she often opted to take over the driving, which I appreciated greatly.

We sold Car & Truck Market magazine to the Auto Trader company in 1997, and my time on the road cut back immensely. Meanwhile, Jolene's drive time continued through the years, as she is still the one who drives the most often when we travel together. Many of my male friends laugh at this, insisting that driving is the manly thing to do. Maybe, but I can find other ways to express my manhood, and I am perfectly comfortable with my wife behind the wheel. I have also become quite proficient at sleeping in the passenger's seat.

Today, I don't travel as much as I used to, but there are many road warriors out there who make their living on the road. We are pleased to share some of their stories in this month's cover.

Thanks for reading.



SHANE GOODMAN

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Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at www.thedailyumbrella.com.



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FEATURE

Hot and fresh deliveries

When Von Breise retired from the Des Moines Police Department at the end of last year, he knew he wanted to find a new job in Norwalk, but the town's police department wasn't hiring at the time of his job search.

However, he did learn that Northern Lights Pizza was opening a Norwalk location and looking for delivery drivers.

"I thought this would be a terrific opportunity to serve the citizens of Norwalk by delivering delicious pizzas to their doorsteps while making a little money for myself as I work to grow my balloon-twisting business, Von Von's Balloons," Breise says.

His job as a delivery driver requires him to ensure that food orders are correct, bag them up, and deliver them to customers' front doors.

Breise arrives at work at 4:30 p.m. and starts delivering right away. As the evening progresses and the orders pick up, things can get a little

"The job does require a bit of strategy when multiple orders come in at the same time with delivery locations across various parts of the city and even into the country," Breise explains. A month ago, he took eight orders at once.



Von Breise happened to run across the job of delivering pizza and has found he enjoys being out and about meeting people on his deliveries.



Joe Kohls was interested in trucks as a kid and now enjoys driving for a living.

"My goal is always hot and fresh delivery,"

For Breise, the best part of his job as a delivery driver is "seeing the excitement and joy of the customers — especially the kids — when I deliver delicious pizzas, Scooby Snacks or the amazing breadsticks."

One of his favorite memories is being tipped with a \$5 roll of dimes and a \$2 roll of nickels by a senior Norwalk resident.

"First, it was an amazing tip, and I really appreciated it, but second, it reminded me of my grandmother," Breise says. "We used to save up coins and put them into coin rolls, and I thought it was the coolest thing ever. I had not seen a roll of coins in a long while, and this was a very pleasant refresher."

Lifelong dream comes true

As a kid, Joe Kohls thought semi-trucks were cool and wanted to be around them. After graduating from high school, he began looking into how he could get into driving one for his career.

"I definitely wanted to be local and home every day, so I was focused on finding a company that was centered around local deliveries," he says.

Kohls started driving for Coca Cola in 2000, which required him to get his Class B license in order to drive a straight truck. After two years there, he took a job with Budweiser and got his Class A license so he could drive a combo tractor-trailer.

"Once I attained the Class A, I wanted to move on to somewhere I knew I could see myself retiring from," Kohls says. "I began driving for Anderson Erickson Dairy in 2004 and have been there ever since - 18 years now."

His job at AE Dairy requires him to deliver products to grocery stores around the metro.



Joe Kohls says his final delivery of the day is to the Fareway where his daughter works.

Kohls enjoys both sides of his job: driving and chatting with customers.

"I take pride in driving as good as I possibly can, keeping my truck clean and being safe as I roll down the road," he says. "Driving for 22 years now, you build some great friendships."

Kohls' alarm goes off at 1 a.m., and he gets to work by 2 a.m. five days a week. His route takes him to Fareways, Hy-Vees, Price Choppers and other grocery stores around the Des Moines area.

When he arrives at a store, he unloads the orders and picks up empty milk crates before moving on to his next stop. His day usually wraps up around 2 p.m. or whenever he's done with his route, typically within 10 or 12 hours of starting.

One of the highlights of his career as a driver was being part of the 2011 and 2012

FEATURE

AE Dairy teams that won awards at the Iowa Motor Truck Association's truck driving championship, which involves companies in Iowa competing against each other in driving challenges.

"I've been very lucky," Kohls says of his driving career. "With the close friends I made at 20 years old just entering the delivery world at Coke, we somehow managed to migrate together to AE Dairy all those years ago."

He adds, "Whether you're a bread guy, chip guy, beer guy or the milk man, the vending world is a pretty neat thing."

All in the family

Shenelle Seals decided to work for Compass Delivery as a courier and process server because she knew she would have the best boss around: her dad.

Through the family business, which provides delivery services for small packages, pharmaceuticals, medical supplies and more, Seals also met her husband.

"My current husband, Jeff, used to work for my dad," she explains. "We met in my dad's

garage while he and a coworker were doing vehicle maintenance on one of our company fleet cars. My husband likes to joke and say he got the hard part out of the way earlier on meeting my dad."

Each courier at Compass Delivery has a set route each day, so Seals typically runs the same route every day, although some days she works in the office, too.

For Seals, the best part of working as a delivery driver is being on the road, serving customers and making new business relationships.

"I enjoy driving down the roads listening to my favorite music, meeting new people, watching the sunset while driving the rural roads, the animals - yes, I still love to see horses, cows and all farm life roaming the country pastures — and I enjoy not having to deal with the typical office drama most places have," she says.

Most of all, though, Seals says she loves working with her dad.

And it's a job that's ultimately humbled her. "You see all walks of life, whether you're



Shenelle Seals decided to work as a courier and process server because she knew she would have the best boss around: her dad.

delivering medicine to terminally ill patients or serving foreclosure papers on someone," she says. "Some aren't as fortunate as others, and that is something we all need to remember."









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EDUCATION By TK West

GIRLS on the Run coaches making a difference

Huff and Belting are long-time supporters of the



The Norwalk Girls on the Run participants from last spring — the first season it was held at Orchard Hills Elementary — gather for a photo. Coaches pictured are Paige Belting, back row, left; Sarah Huff, back row, right; and Teresa Roof, in

As members of Gamma Phi Beta while attending Iowa State University, both Sarah Huff and Paige Belting helped raise money to provide scholarships and pay for dues for Girls on the Run in Central Iowa. Today, the two educators also help coach Girls on the Run for the Norwalk Community School District. Huff currently coaches girls from Orchard Hills Elementary School while Belting serves as a coach for Lakewood Elementary School.

"It's been awesome to continue seeing the impact the program makes after college. I love encouraging the girls and watching their confidence grow throughout the eight weeks," Belting says.

Girls on the Run is a national non-profit organization designed to help strengthen girls' social, emotional, physical and behavior skills. Because of this, girls of all abilities in third through fifth grade may participate in an eight-week fall session or an eight-week spring session each school year. Today, the Norwalk Community School District hosts approximately 20 third-grade students from Orchard Hills Elementary School and approximately 20 fourth- and fifth-grade students from Lakewood Elementary School.

"I love my Girls on the Run time because it gives me the opportunity to make a difference in girls' lives as well as mentor and encourage the girls to find their strengths. I also enjoy helping the girls build confidence, increase their physical activity, make new friends from other classes and seeing their enthusiasm as they start to increase and meet weekly running goals," Huff says.

Throughout the session, students participate in lessons, games and running activities each week. They also participate in a service project, a practice 5K at the school, and a final celebration which includes a 5K hosted by Girls on the Run of Central Iowa. Previous locations for the 5K have included sites such as Raccoon River Park, Water Works Park, Principal Park, and, this session, The Capitol Complex.

"It's amazing how much they support each other and create new friendships. We have a cool experience at Lakewood of having two grade levels, so the girls can become friends with someone not in their grade,"

"As a coach, it's rewarding to see the next generation of girls learning how important it is to cheer each other on and support one another," Belting says. ■

'THIS TIME it's new' is not new

In the last 20-plus years, I have continually been told the current market headwinds we were experiencing were "new this time." Whether it was the tech bubble in the late '90s, the financial crisis of 2008-2009, or the recent pandemic, one predictably consistent fact was, yes, this time it is new — again.



As sad as the struggles in Europe are today, challenges to global investors are normal, recurring, and, although we cannot predict when or what will occur, they should be expected. A sound investment plan remains flexible and contemplates how a portfolio will react whenever the next challenge occurs rather than react once it does.

Inflated inflation concerns

Along with today's geopolitical tensions, there are concerns about rising interest rates and inflation negatively impacting equity markets. However, when you dig into actual results over the period from 1927-2020, equities have been much more effective than other asset classes in providing real returns to investors during both rising rates and inflation. This period is important because it includes not only recent history where inflation and rates were very low, but also times when both reached double digits. There are often short-term pressures when rising rates or inflation hit the news, but history shows us that a diverse equity portfolio is the best place to counter both.

Despite this fact, an allocation emphasizing equity assets may not be prudent for everyone's current situation or risk tolerance. For these investors, inflation protected securities such as TIPS are designed to provide a hedge against inflation. TIPS can be easily accessed through low-cost, no-load mutual funds or tax-efficient exchange traded funds (ETFs).

Planning for the unexpected

Investors in global investment portfolios will face periods of geopolitical tension. Geopolitical events like military or economic conflicts can affect the markets in many ways. These events may lead to sanctions and other types of market disruptions, and neither their timing nor breadth can be predicted. These events are normally widely followed by investors and the media. We believe current market prices quickly incorporate expectations about the effects of these events on economies and companies. Our investment approach centers on using information in current market prices rather than trying to outguess them. However, we believe the most effective way to mitigate the risk of unexpected events is through broad diversification and a flexible investment process.

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. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable - we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.





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EVENTS IN THE AREA

Check for cancellations

Earth Day Projects

Friday, April 22, 1-5 p.m. Various locations

The Norwalk Parks and Recreation Department has created the opportunity to participate in several upcoming cleanup



projects in town. Projects include park cleanup and tree planting at Elizabeth Holland Park, trail cleanup along Highway 28, and tree planting at Pine Needle Park. To learn more or to register to volunteer, visit the Parks and Recreation webpage at norwalkparks. org and select the link "Celebrate Earth Day."

RUNorwalk 5K Run/Walk

Saturday, May 7, 8:30-10 a.m. Norwalk High School -Warrior Stadium Parking Lot, 1201 North Ave.

Run or walk through Norwalk for a good cause. A portion of the proceeds benefits the Norwalk Food Pantry. Timed 5K and 8K runs are included with prizes for top finishers. Register online at runsignup.com/Race/IA/Norwalk/ RunNorwalk.



Community Chat

May 14, 9-10:30 a.m. Norwalk City Hall

The monthly Community Chat is held the second Saturday of the month for Norwalk residents to visit informally with city representatives.

Spring Curbside Event

Monday, May 16, 6 a.m. Throughout Norwalk

All items must be placed at the curb no later than 6 a.m. on May 16. No concrete or construction materials. No household hazardous waste. Visit www.mwatoday. com or contact City Hall at 515-981-0228 ext. 2221 for local options. For other disposal options, contact MWA at 515-244-0021 or visit www.whereitshouldgo.com.

Spring Drop Off Event

Saturday, May 21, 7 a.m. to noon Public Works Facility, 2626 North Ave.

This event is for City of Norwalk residential garbage customers only. Proof of residency is required (photo ID and water/garbage bill). Included are tire disposal, paper shredding, oil and batteries, appliances and e-waste, wood chips and compost, and scrap metal.



EVENTS IN THE AREA

Library events

Various dates Norwalk Easter Public Library, 1051 North Ave., Norwalk

• Early Out Crafts will be held Wednesdays through June 1, 2:30-4 p.m. at the Library Meeting Room. Stop by the meeting room on Wednesday afternoons to make



a small project. Each week features a new craft plus the chance to try the library's maker tools like the button maker. This event is for schoolage kids, but kids of all ages are welcome. Meets on Wednesdays when Norwalk schools are in session and have early release.

- Adult D.I.Y. Drop In is scheduled for May 10, 5:30-8 p.m. at the Library Meeting Room. This is a makerspace for casual crafters. May is the Clear the Craft Closet for Summer session, which will use the extras from previous craft events. This drop-in event is a place for adults to let loose their creativity and try out the library's maker tools, such as the button maker and Cricut, no matter your skill level.
- Pajama Storytime is Thursday, April 28, 7-7:30 p.m. at the Library Meeting Room. Enjoy an evening story time with songs, stories and rhymes for kids and families.

'Of Gravity and Light'

Friday, April 22 at 7 p.m. Des Moines Civic Center, 221 Walnut St., **Des Moines**

Join Ballet Des Moines for the world premiere of composer Beau Kenyon's contemporary ballet, "Of Gravity and Light." Be entranced through eight innovative movements combining sound, imagery and movement exploring the wonder of space. As Ballet Des Moines' year-long resident and director of education and outreach, Kenyon interprets the science of space through music and dance, inviting the disciplines of science and art to converge. "Of Gravity and Light" will feature choreography by Ballet Des Moines Artistic Director Tom Mattingly, video installation by artist Yu-Wen Wu and live music directed by conductor Tim McMillin. Tickets available at www.dmpa.org.



Kathleen Madigan's 'Do You Have Any Ranch?' Tour

Friday, April 22 at 7:30 p.m.

Hoyt Sherman Place, 1501 Woodland Ave., Des Moines

Get ready for an evening of laughs with Kathleen Madigan. She's been doing comedy for 32 years and counting — and she doesn't plan on stopping anytime soon. Kathleen's career has included several comedy specials on Netflix, Comedy Central and HBO, more than 40 appearances on late night talk shows, a guest appearance on Jerry Seinfeld's "Comedians in Cars Getting Coffee" and her own podcast called "Madigan's Pubcast." Tickets and information for the "Do You Have Any Ranch?" tour can be found at www.hoytsherman.org.

"This place has changed my family's life."

Jan, Daughter of a Holland Farms resident



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HOME HEALTH By Ward Phillips

LIVING at home until the end

According to a Kaiser Family Foundation poll, seven of 10 Americans say, when their time comes, they would prefer to die at home. And, another new study, this one by Johns Hopkins, shows families of older adults who die at home are more satisfied with their loved ones' care than those whose family members died in a free-standing "hospice house."



The preference for at-home services in the last stages of life shouldn't surprise anyone. I think we all feel a sense of peace and comfort when we're in familiar surroundings with our families, comfortable in a favorite chair with our favorite things around us. And I've heard about that preference many times in helping to connect people with hospice services for their loved ones.

I've listened as tearful sons, daughters, husbands and wives have told me some variation of, "My family member has had enough of the hospital. They just want to be at home in their bed, curled up with the dog." But the dying person and family don't always realize that choosing a certain kind of hospice care is a decision that is entirely up to them.

If you find yourself seeking hospice services for a loved one, that person's doctor or care team might recommend your family member transition to a hospice center. That is certainly an option, but another choice is a hospice provider that will send nurses and other care providers to your loved one, wherever they choose to live out their last months, weeks or days.

Here are a few things to think about in considering home hospice care.

- Hospice isn't a place; it's a care philosophy that focuses on enhancing comfort and overall quality of life. No matter where it's offered, hospice care provides pain management, treats physical symptoms, and addresses emotional and spiritual needs.
- Hospice care extends to wherever a seriously ill person calls home a private house or apartment, a family home, a senior living community, etc. Care is provided by a team that can be made up of nurses, Certified Nursing Assistants, aides, social workers, volunteers and, if desired, a chaplain or other spiritual provider.
- In any setting, hospice care is available 24 hours a day, seven days a week. Your family member's hospice team will work with your loved one to determine the most effective schedule of care, which will likely be fluid in response to changes in the person's condition.
- The cost of home hospice services, like the cost of hospice care in a center, is covered by Medicare. Veterans' Administration (VA) benefits also cover the cost.

The most important thing, when you're faced with a decision involving the kind of hospice care to select, comes down to the wishes of your ill family member. If they want to die at home, that's a desire that should be honored — and can be accomplished compassionately and safely with a reputable provider.

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of health- and well-being-focused communities and services for older adults. Celebrating its 75th anniversary this year, WesleyLife offers award-winning adult day services in Des Moines and Newton. Call 515-271-6701 to learn more.



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Learn more about all the ways The Village can make life even better. Call Julia today at (515) 961-0878 to arrange your private tour!

2022 insurance adjustments

Home inflation factors

Based on e2Value's Residential Inflationary Guide for 2022-2023, the countrywide average residential construction inflation rate projection for 2022-23 is 8.5%, which has doubled



over the last two years. Inflation has affected residential construction costs across the nation. It has been a perfect storm around a pandemic, high demand and short supply.

Construction-related cost increases

• Lumber: 12% • Asphalt: 16.3% • Concrete: 8.4% • Glass: 8.4% • Diesel Fuel: 81% • Steel: 141.6%

• Copper: 37.8%

• Paint: 12.4%

Coverage adjustments

At the renewal of any HO2, HO3 or HO5 policy without modified replacement cost coverage, an inflation factor based on your policyholder's ZIP code will be applied to Coverage A dwelling limit, and Coverages B, C and D will increase accordingly. The inflation factor will not automatically apply if there is an amendment issued on the expiration date of the policy to amend the Coverage A limit.

Auto factors

Used car prices rose 45% to an average of nearly \$26,000 in January compared to a year ago, according to the online automotive marketplace Cars.com. Supply shortages, specifically semiconductors and microchips, are hurting the production of new cars. That scarcity has created a surging demand for used cars, driving up their prices.

Another factor for the increase of cars in recent years is the current chip shortage that has been ongoing since 2020. This was largely caused by the pandemic and the consumer needs during that time. In February, Ford was forced

to halt production at its Chicago plant, placing nearly 5,000 employees on temporary leave. Ford is not the only automaker facing issues with production. Every auto manufacturer around the world has faced difficulty sourcing materials.

How can this affect you?

Sadly, all of these factors, including many more, can and will affect your auto and home insurance premium. Some ways you can combat this are by increasing your deductibles on the policy or joining the smart drive program many companies now offer. These programs require you to download an app that will monitor your driving for an average of six months. All these programs offer immediate discounts of around 15%. After the six months of monitored driving, companies, depending on various factors, can offer you a secondary discount. If you have any questions about this, contact your local insurance agent or company directly.

Information provided by Michael Lane, Lane Insurance Agency, 1225 Sunset Drive, Norwalk, 515-981-4614.



HOW DO YOU stack up when it comes to retirement savings?

Comparing yourself to others can cause you to chase a dream that isn't yours. That's why one of our first conversations wasn't about what you have saved for retirement; it was about what you want to do in retirement. We talked about how you want to fill your time. Do you want to travel,



buy a second home, or continue working? We started with your lifestyle plan; that helped us determine how much retirement income you would need to live the life you want in retirement.

As retirement planners, it's not our job to tell you how you "stack up." It's our job to help you take what you've saved and develop a customized plan to cover all the aspects of retirement. There are times when we've

had to have difficult conversations with people, such as when retirement savings won't support their retirement lifestyle. It's better to have those conversations five or ten years before retirement than when you are in retirement. Then we can talk about strategies that can make your resources last longer or boost your retirement savings.

There may be some averages out there regarding retirement savings numbers, but I know there is no average retirement. Each plan we've helped families and individuals put together looks different. The families and individuals we work with lead exciting and diverse lives, with goals as varied as their personalities. My favorite part of the job is getting to see you live out those retirement visions.

Information provided by Loren Merkle, CFP*, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006.

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7 STEPS to successfully purchasing a home in this difficult market

We are just starting to get into the peak real estate buying/selling season, and it is challenging for the buyers right now due to a lack of inventory and high demand. If you are considering the purchase of a home, it is important you do everything possible in advance to be as qualified as possible as a buyer in the marketplace because you will be competing with other buyers for the same properties.



Step 1 is to choose the Realtor who will represent you. A good Realtor will be a resource for every other service you need. They have experience and relationships with lenders, inspectors, attorneys and every other service you may need.

Step 2 is to get pre-approved for a mortgage. Each step is important, but this one is extremely important. You don't even want to look at a single home for sale until this step is complete. Once you make a connection with your loan officer, you will need to provide two years of tax returns, bank statements, paycheck stubs and other information. You might as well be prepared and start gathering all that information.

Step 3 usually involves sitting down with your Realtor and discussing what things are important about the home you are looking for. A good Realtor will usually have a Buyer's Questionnaire to help you think of things you may not have considered. There will be things

that you must have, but there will be other things that would be nice to have, as well as things you don't want. All the things you want have to be within your budget, which you established in the previous step. You may have to compromise on some things.

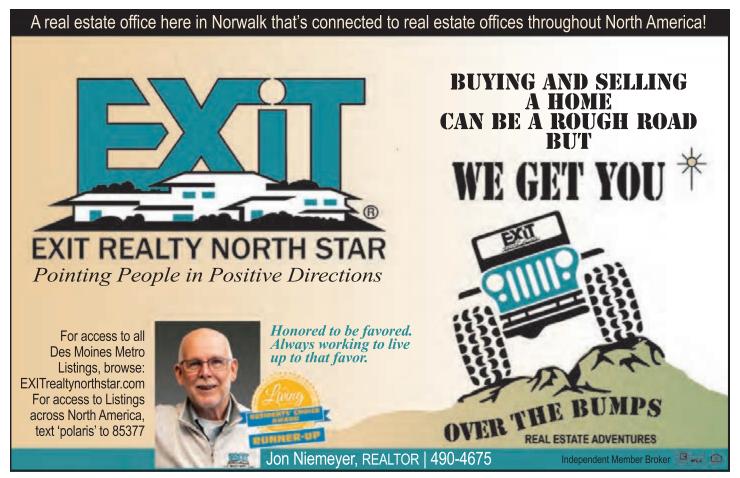
Step 4 requires clear and open communication with your Realtor. It is important that you share your thoughts about properties as you tour them. It is important your Realtor understand what it is about homes that turn you off. This is not a search, but a process of elimination, and your ideal next home should be at the end.

Step 5 is relying on your Realtor to negotiate and structure your offer to protect you and create a solid transaction that will close successfully without any surprises.

Step 6 means your offer has been accepted. Now, many pieces to the puzzle need to come together in the right order during the transaction, and your Realtor will be busy making sure everything is completed and happens on time.

The seventh and last step is a successful closing, when you take ownership and possession of the property. This is usually 30 to 45 days from the day your offer is accepted. It is now time to move in and make the house your home.

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



RECIPE

SUSTAINABLE family meals from farm to table

(Family Features) Much time is often spent planning and preparing family meals, from choosing recipes to gathering ingredients and working in the kitchen. However, where that food actually comes from and how it's made is an often-overlooked part of food preparation.

Next time you lay out a weekly menu that includes recipes like this Bone-In Prime Rib, keep sustainability in mind by considering the practices put in place by America's farmers. For example, the corn industry's evolution in sustainability along with its documented environmental, economic and social improvements over the last several decades points to farmers' willingness to embrace change.

As the largest sector in American agriculture, corn farmers impact hundreds of thousands of jobs, infuse billions of dollars into the economy and care for critical resources while overseeing substantial improvements in production.

The family farm belonging to Nathan and Nicki Weathers in Yuma, Colorado, includes 3,000 acres of irrigated crops and 300 cows. They harvest grain corn, which goes to a feedyard, dairy or an ethanol plant, and silage, which is sold to local feedyards.

According to Nathan, corn is the best feed available for his farm and makes his beef production more sustainable.

"They go hand in hand," Nathan said. "To be able to drive the protein market and meet the demands of the future, we have to be sustainable in both. We need to have protein and be able to grow it and have a feed source for pork and poultry. Corn is an efficient and economic feed source for all our protein."

Bone-in prime rib

Recipe courtesy of chef Jason K. Morse, C.E.C., 5280 Culinary, LLC, and Ace Hardware Grill Expert on behalf of the Colorado Corn Administrative Committee

- 1 bone-in prime rib roast (8 pounds)
- . Oi
- 5280 Culinary Rub-a-Dub seasoning, to taste





Photo courtesy of Getty Images

Directions

- Remove roast from packaging and place on large sheet pan. Drain juices and warm at room temperature 20 minutes. Starting at tail on bone side of roast, cut bone along ribs, between meat and ribs, to back side, separating bones from meat.
- Rub prime rib with light coat of oil. Season on all sides and under bone with blend of seasonings. Return bones to bottom side and, using butcher twine, secure in two to three areas by tying bones to meat. Wrap in plastic wrap or place in pan and refrigerate 12-16 hours
- Preheat smoker or grill to 200 F and load with preferred smoking wood chunks, if desired.
- Place prime rib on grill rib side down, fat side up, allowing drippings to collect in drip tray.
 Increase heat to 350 F. Close lid and cook, uncovered, until desired doneness is reached.

When it comes to your to-do list, put your future first.

To find out how to get your financial goals on track, contact us for a complimentary review.





Jason Siemens, AAMS® Financial Advisor 1327 Sunset Dr Suite 500

1327 Sunset Dr Suite 500 Norwalk, IA 50211-1343 515-981-1117 edwardjones.com Member SIPC

Edward Jones
MAKING SENSE OF INVESTING

Highway 28 and North Avenue Project

Work is scheduled to begin in April on the intersection of Highway 28 and North Avenue. You may have already seen some activity in this area, as several utilities have been relocated and new fiberoptic cable has been buried. We understand that while construction is taking place, it will likely cause a big disruption in the traffic flow. The City has been working with the school in regards to bus traffic and be on the lookout for new signage directing traffic during construction. Once this project is completed,



Tom Phillips, Mayor

we expect you will see and experience a huge improvement with traffic congestion. I simply ask that you please be patient while this project is under way.

As the snow has melted and winter is hopefully in our rearview mirror, you may have started to notice some unpleasant potholes making their presence known. If you see any potholes, or other problems with our streets, I would encourage you to go online to the City's website. There is a form you can use to report the problem. Simply go to www.norwalk.iowa.gov. Along the top of the website, there are four main headings. Click on the "I want to" heading and then click on the "Report" box. There you'll see several options, one being the "Street Issue" form. Fill out the information on that form and click on the "Submit" button. Public Works will add this location to its list and get it prioritized for repair. You may also report a street issue by calling our Public Works department at 515-981-9527.

Mark your calendars for some summer fun – The events listed below are all hosted by Norwalk Hometown Pride. To learn more about these and other events, go to www.norwalkhometownpride.com.

- Front Porch Norwalk This is a great way to meet and get to know your neighbors. You can sign up to host, and get information on what you need to do as a host, on Norwalk Hometown Pride's website. As part of Front Porch Norwalk events, several of our police officers make their rounds to the different host locations, as do members of our fire department (complete with fire truck and ambulance), and city officials. This is a great time to ask them questions and potentially share any public safety concerns you and your neighbors may have.
- Independence Day Independence is on Monday this year. You can mark your calendars now for the parade to take place Monday morning with activities in the park following. Fireworks are planned that evening at McAninch Sports Complex.
- Norwalk Music Fest The annual Norwalk Music Fest will be held in Norwalk City Park on September 4, 2022. In addition to a lot of great local talent, there are lots of vendor with a variety of great food, and you can even get a chance to dunk a local celebrity in the dunk tank. The event is FREE. If you would like to perform or be a vendor, you can find more information on the Norwalk Hometown Pride website.

If you know of other fun events happening in Norwalk this summer that are open to the public, please email me at mayor@norwalk.iowa.gov. I'd love to get them into a future Mayor's Moment.

Right of way, Utility Easement and Me.

We have all seen locate flags or proposed locate flags in front yards and parking areas. The City installs some of those flags, but more commonly a utility company installs those locating flags. There are times you may have them in your yard, but never see the ground disturbed. Other times it may be very substantial. Let's dive into each one of these and also discuss Right of Way, Utility Easements and what utility companies are actually allowed to do or not do.

The law requires that anyone digging must call and request that the utilities be marked around the dig site. For larger projects it may be multiple properties. To start the utility locate, the utility or home owner must mark the dig area with white paint or flags. Next they must call Iowa One Call which is 811 or 1-800-292-8989. The operator will walk you through all of the information required to complete the locate request. The locating company will come to the dig area with various flags and paint to mark each utility. They use special electronics and maps to accomplish this task. Keep in mind the area marked is often much larger than the dig area. This ensures all utilities nearby are marked. Gas, electric, phone and fiber will be marked to the best of the locators ability on private property and in the Right of Way or Utility Easement. The water mains will be marked in the Right of Way. The homeowner's water service on private property will not be located by the City. If you see flags on your property you should take time to mark your irrigation and invisible fence, as those are also not located by the City or locating company.

Right of Way

The Right of Way (ROW) is the area from the back of the curb to your sidewalk. This area can vary in size but in most cases this is true. This area is used for the collection and distribution of utilities to your home. The utilities are often installed during development but can need repair or maintenance. Occasionally utilities must be upgraded and the ROW is the only choice unless there is an additional utility easement. While this is an area the homeowner must maintain, they cannot stop work. The utility contractor is required to restore the grass and basic dirt topography to development standards. This means acceptable grade with grass and the use of erosion controls, where needed. If you install landscaping in this area and it is disturbed the utility contractor will not restore it to the pre-work condition. Therefore we do not recommend putting landscaping in

Utility Easements

Utility Easements are additional corridors created during development to transfer utilities when the ROW may already be too congested. These areas can be next to the Right of Way, in between your homes, behind your homes, or pretty much anywhere it makes sense to safely route a utility. This is often a point of contention, as most homeowners do not know this easement exists and they feel utilities are encroaching on private property. In most cases the utility is right where it needs to be and has requested permission to be there. If you are unsure of an area you can reach out to the City and we will try to help you find the answer. The same rules apply for Utility Easements as the Right of Way. Any landscape or structures put over a Utility Easement will be removed and not restored. Basic dirt work and grass are the only restoration done, in most cases.

This is often un-fun news to hear and homeowners usually learn about easements after their front yard is fully marked with flags and paint. The intention is not to be bothersome but keep everyone safe while digging. It is also important to protect utilities so we do not have an emergency outage that can be much worse than the paint and flags. We ask that you leave flags in place until after the work has been completed. Again, workers rely on properly located job sites so they can complete the job in a timely manner as well as stay safe.

We understand how disruptive this can be. We are also homeowners and experience the same issues. In most cases the worker in your yard would gladly explain what is happening and when it may be completed. They may even give you additional information if they intend to disrupt your driveway or another utility during installation. However, the notification is not required

The City recieves many inquiries from residents wondering why they weren't notified of utility projects going on in or around their property. Utilities are not required to notify when working in the ROW or Utility Easement area. The City does require many of these projects to complete a ROW permit for various reasons. But the City will not be putting out a notice to residents for the projects being performed by utilities.

Please send questions to Public Works or contact Iowa One Call for more information. publicworks@norwalk.iowa.gov

f City of Norwalk, Iowa - City Hall



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



_ Employee spotlight

Lieutenant Jim Mease, Fire Department

Jim grew up and currently lives south of Norwalk, just outside of Truro. Jim began his career with the Des Moines Fire Department as a Firefighter/Paramedic. He joined the Norwalk Fire Department in 2018, first as a part time Firefighter/Paramedic and then quickly moved into a leadership position as a full time Lieutenant. Jim is currently seeking a Bachelor's Degree in Fire Administration from Waldorf University.

"I enjoy working for a rapidly growing community that still has a small town feel. Although it can be challenging meeting the fast paced needs that the City of Norwalk requires, I take pride in helping lay the foundation for the Fire Department's future and working with a great group of people."

Jim serves as the Secretary for a non-profit called Operation Impact 22. The organization focuses on the mental health of Veterans, Law Enforcement, EMS and Firefighters, offering assistance in obtaining mental health care as well as opportunities such as hunting and outdoor related events.

Jim has been married to his high school sweetheart, Abby, for 23 years and they have 2 adult children. He is an avid outdoor person and helps run a family farm that raises cattle and produces hay.

Spring Into Safety

As each new season arises, the elements of the weather and the traditions of the season leave us with different safety precautions and tips to consider. Although it may seem that the greater risks are behind us as we move away from the potentially dangerous weather we had faced in winter, spring has its own set of conditions to consider.

General Safety Tips

General safety is the first thing to consider heading into spring. Here are some great spring safety tips to keep yourself and your family safe as your transition into the new season:

- Removing any old paint cans and paint thinners, in addition to old newspapers and magazines.
- · Consider your smoke alarms. Do you have enough in your residence or workplace? Change the batteries each spring to be sure you are properly prepared for an emergency.
- Clean the dust covers of carbon monoxide detectors.
- Review your emergency escape plan with each member of the family in the event of a fire.
- · Clean or replace your furnace filter.
- · Grease can accumulate on your stove hood. Properly cleaning this is one way to keep flames from spreading should a fire break out.
- Check all fire extinguisher needle indicators and

dates to be sure they are working.

- Clean around your dryer. Pay close attention to any ducts or dampers to be sure that lint has not accumulated and blocked this space. Accumulation of lint can lead to a fire.
- · Check all chords to prevent an electrical fire. Make sure they are not frayed and wires are not visible.

Outdoor Safety Tips

It is also important to have an outdoor emergency plan for your family.

- Practice ladder safety. If you plan on climbing a ladder, you should do so accompanied by someone who can help in the event of an emergency. Be sure ladders are placed on level spaces and they have been secured.
- Check outdoor cords for frays and damage.
- Check any gas-operated equipment to be sure all fuel lines are safe.
- · Do not store gasoline in an open space. Be sure all equipment used for lawn equipment and outdoor purposes has been properly fueled outdoors to eliminate the risk of inhalation.
- · Keep all dangerous options liquids or chemicals from children, especially those that can become flammable.

2022 SPRING CLEAN UP Curb Side Event - Monday May 16



This service is for City of Norwalk residential garbage customers only

WHEN?

All items must be placed at the curb no later than Monday, May 16 at 6:00 am

WHAT?

Annual curbside pickup of extra items. This is your chance to spring clean, BUT make sure you follow the rules!

WHERE?

This is at your curbside, but there will also be a drop off at Public Works for items not accepted at curbside ease see the backside of this flyer for Drop Off Event information

Items not accepted at curbside but can be brought to Drop Off Event Appliances, TV's, electronics, tires, oil

Ask yourself these guestions:

- Can two people lift this item?

 Is my pile smaller than the bed of a pick up truck?
- Does my garbage fit into bags or containers?

No concrete or construction materials will be accepted

No household hazardous waste will be collected at this event. Year round drop off locations are available in Bondurant and Grimes.

www.mwatoday.com or contact City Hall at 515.981.0228 ext 2221 for local options.

Regular trash, recycling and compost it! will be picked up on your normal collection day, not as part of curbside

For other disposal options contact MWA at 515.244.0021 or visit their website at www.whereitshouldgo.com

DROP OFF EVENT

Saturday, May 21 - 7AM to Noon Public Works Facility - 2626 North Ave



This service is for City of Norwalk residential garbage customers only. Proof of residency required (Photo ID and City water/garbage bill).

TIRE DISPOSAL

- Residential customers are allowed up to 5 tires off rims per household. No rims accepted.
- Non accepted tire items Tires from any business, farm or tractor tires, solid tires, such as lawnmower, forklift or golf cart tires, rims from tires and tires containing hazardous materials.

PAPER SHREDDING

- Each household can bring up to 5 bankers boxes of paper for shredding.
 Make sure all records are paper only.
 Wet or moldy papers will not be
- No electronic media or 3-ring binders.

OIL AND BATTERIES

- We will take used oil and anti-freeze in sealed containers only. Limit 5 gallons.
 Whole auto batteries are accepted,
- cannot be leaking.

APPLIANCE & E-WASTE DISPOSAL

This is the only time stickers are not required for appliances. Public Works will accept appliances and ewaste for this one day only.

Appliances must be empty and include: refrigerators, freezers, stoves, air conditioning units, dehumidifiers, water heaters, furnaces, thermostats, washers, dryers, dishwashers and microwaves.

E-waste items include: TV's, stere computers, monitors and related

APPLIANCES TAPED SHUT WILL NOT BE ACCEPTED

WOODCHIPS & COMPOST

Free wood chips and compost will be available to residents. Limited quantities available while supplies last. Bring containers and load yourself. Limit 1

We take clean (without plastic or wood) metal to recycle. Please make sure it is easily handled and can be moved without equipment. We do reserve the right to refuse material if it does not comply.



There will be a Used Book Sale at the Norwalk Easter Library May 9th through 12th. The sale will be open from 10am - 6pm each day. This wide selection of gently used books will help fill your summertime reading shelves, as there is a lot of fiction and audiobooks for adults. All items are available for a free will donation, as well as a bag sale - \$5 for everything you can place in one of our provided paper bags! All proceeds go to the Norwalk Easter Public Library Foundation to support future library initiatives.

Use your library card for a free ticket to adventure! Make a FREE visit to the Blank Park Zoo, Des Moines Children's Museum, Greater Des Moines Botanical Garden, and Science Center of Iowa using the Adventure Pass Program. Library card holders 18 years and older who are in good standing with their library are eligible to borrow an Adventure Pass. Get your library card today to reserve your pass! Visit norwalklibrary.org to learn more.

Norwalk Easter Public Library will provide quiet browsing and inclusive programming for individuals of all ages with special sensory needs and their families or caregivers from 9 - 10am, on Saturday, April 23th.

"We are trying to provide a welcome, safe space for each kind of visitor, so this time will be designed for individuals on the autism spectrum and for anyone who appreciates a sensoryfriendly environment," said Library Director Jean Strable.

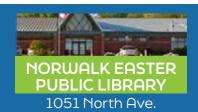
The library plans to offer this opportunity monthly to help meet the needs in our growing community. For additional information, see the event calendar http://ow.ly/rBSE501aXVm or contact the library 515-981-0217 or library@norwalk.iowa.gov.

Attention City of Norwalk Landlords and Property Managers:

The City of Norwalk wants to make you aware of our Rental Inspection process. You must have a valid Rental Certificate to rent your property according to the City of Norwalk Code of Ordinances Chapter 169 https://codelibrary.amlegal.com/codes/norwalkia/latest/ norwalk_ia/0-0-0-4845. As the property owner, you will need to fill out and submit our Rental Application form, pay the fee and set up an inspection time. Once you have passed

the rental inspection, the City will issue a Rental Certificate and that will be valid for 2 years. All the City's Rental information can be found here at https://www.norwalk.iowa. gov/i_want_to/apply_for/rentals_

You may contact Tony Stravers for any questions you may have. 515-981-9530 or email tonys@norwalk.iowa.gov



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.

PUBLIC WORKS 2626 North Ave. 515-981-9527

After Hours: 515-222-3321

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

ER or Urgent Care

Choosing the right location for your health care needs

Do you know the difference between needing urgent care and needing emergency care? It can seem like they are one and the same, but choosing the right location helps provide you with a better understanding of your health care needs.

The many illnesses and injuries for which urgent care is the perfect fit include, but are not limited to, sore throats, fevers, body aches, sinus and ear infections, cuts, fractured bones and falls. Other non-life-threatening concerns that can be treated with an urgent care visit include painful urination and discomfort associated with a urinary tract infection and many rashes or skin irritations.

The convenience of urgent care hours and locations means you don't have to wait to be treated for something that's been bothering you, even if your family medicine clinic is closed or an appointment isn't available as soon as you'd like. Urgent care is also a great option for people who might want checked out while they are visiting from out of town. Going to an urgent care is a great way to get

walk-in, personalized, expert care quickly for day-to-day health concerns.

However, serious injuries or severe illness that may require hospitalization should be directed to your local emergency room including, but not limited to, persistent vomiting, severe burns, uncontrolled bleeding, chest pains, allergic reactions, difficulty breathing and injuries from car accidents.

All emergency room physicians are board-certified, and emergency room nurses and support staff are highly trained and ready to respond to whatever need comes through their door — kids included.

Know before you go. Choosing the right location based on your health care needs can save you time and money and get you or your child back to wellness.

Information provided by MercyOne Des Moines Medical Center, 1111 Sixth Ave., Des Moines, 515-247-3121, MercyOne.org/desmoines



Pediatric emergency care for future astronauts

You can't predict when your child might have an emergency – but should it happen, we'll be here.

MercyOne Des Moines Pediatrics Emergency Care has the expertise in caring for pediatric patients of all ages, from infants to adolescents. With the highest standards of emergency care, our specially trained pediatric emergency nurses and board-certified physicians stand ready and fully-equipped to care for lowa's children, regardless of where

in space their dreams take them.



No matter your child's emergency, if you need us, MercyOne Des Moines Pediatrics Emergency Care is committed to making your kids, and you, feel better 24/7.

Visit MercyOne.org/desmoines to learn more.

BETTER Hearing Month

May is National Better Hearing Month, and the American Academy of Audiology is urging the public to be aware of the importance of good hearing health. The National Institute on Deafness and Other



Communication Disorders reports that 37.5 million Americans experience hearing loss and approximately 28.8 million adults in the U.S. may benefit from the use of hearing devices. Of these individuals, less than 30% who are 70 years and older utilize hearing aids. As the baby boomer generation becomes older, more of these individuals will experience hearing loss.

Hearing loss is strongly associated with other medical conditions, including cognitive decline, falls, tinnitus, heart disease, diabetes and cancer.

Untreated hearing loss can negatively impact the brain and cognitive health. A

study published by the Lancet Commission on Dementia Prevention, Intervention and Care cited nine risk factors for dementia. Untreated hearing loss in midlife was listed as one of these risk factors. The report also stated dementia typically began many years before it was recognized. Therefore, earlier detection of hearing loss is crucial to maintaining cognitive

Untreated hearing loss can also increase the risk of falls. According to a study conducted by Johns Hopkins University School of Medicine, individuals with increasing hearing loss (e.g., progression from normal hearing to untreated mild hearing loss) were three times more likely to experience a fall.

Here are some more statistics you need to know about the link between hearing loss and other common medical issues.

- Approximately 90% of individuals who report hearing loss also experience tinnitus, or ringing in the ears.
 - Hearing loss occurs 54% more often in

individuals with heart disease.

- · Adults with diabetes are twice as likely to experience hearing loss.
- Hearing loss can be a side effect of chemotherapy and radiation treatments for individuals with cancer.

Audiologists evaluate, diagnose and treat hearing disorders. Audiologists also evaluate, diagnose and treat vestibular (balance) disorders. These hearing health care providers facilitate rehabilitation for hearing loss, tinnitus (ringing in the ears) and imbalance.

The first step to maintaining your hearing health is to schedule an appointment with an audiologist to evaluate your hearing and/or balance and discuss treatment options.

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.lowaHearingCenter. com. Dr. Cook is a member of the American Academy of Audiology (AAA), a professional organization promoting quality hearing and balance care.







Dr. Donna Grant, DDS • Dr. Maureen Winslow, DDS Dr. Elizabeth Fleck, DDS

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HEALTH

By Dr. Donna Grant

THE BRIDGE between oral health and heart disease

More than 80% of Americans are living with periodontal disease (gum disease), which often goes undiagnosed. In many of these cases, their teeth feel fine, so they avoid going to the dentist and visits to physicians rarely focus on oral health.



New evidence shows a link between oral health and heart disease. People with moderate to advanced stages of gum disease are at a greater risk for heart disease than someone with healthy gums,

especially if the gum disease goes untreated or unmanaged by routine dental cleanings. Oral health and heart disease are connected by the spread of bacteria from your mouth to other parts of the body through the bloodstream. The bacteria then can attach to any damaged area and cause inflammation. Endocarditis, atherosclerosis and strokes have all been linked to inflammation caused by oral bacteria.

Warning signs of gum disease can include, but are not limited to: bleeding gums when brushing or flossing, red swollen gums, chronic bad breath, gums "pulling away" from teeth, or loose teeth. Your oral health can provide doctors with early warning signs of many systemic diseases, including heart disease. ■

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

HEALTH By Dr. Jesse Stumbaugh

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.



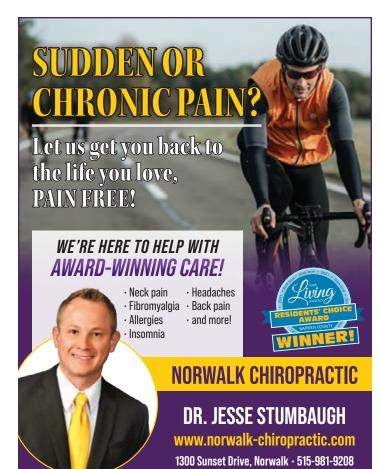
The application of heat increases the circulation of blood and decreases the tension in muscles and

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.



NORWALK girls take on state wrestling

First year of Norwalk girls competing in tournament

It's been four years since the Iowa Wrestling Coaches Association created a state tournament for high school girls. This year, though, is the first that Norwalk had any students compete at the tournament.

Maddy Lepley and Madeline Benge traveled to Iowa City this past January, where they had the experience of a lifetime.



Maddy Lepley and Madeline Benge enjoyed the state wrestling experience.

Says Benge, "Making it to the girls state wrestling tournament was something I never thought I would do. When Coach [Jake] Brown asked if I wanted to do it, I knew I had to say yes to take this once-in-a-lifetime experience. I went out on the mat with confidence and gave it my all."

While Benge didn't win any matches, she felt it was an overall great opportunity.

Benge got into wrestling after she initially wanted to serve as the wrestling manager for the Norwalk High School team, but when she learned they didn't need one anymore, she asked Brown if she could

"I just wanted to do something and get out of my comfort zone," she says. "My favorite part of wrestling is how you learn not to give up. I wanted to give up wrestling so many times, but I never did because I love the sport and I love how girls' wrestling is growing as a sport."

Lepley got involved with the Norwalk wrestling team because the sport is something she's been interested in. At the state tournament, she won one match and lost two.

"The first match was tough, and I lost that one," she says. "Second one was still tough, but I managed to pin her with a cradle. Third one was even tougher, and I lost due to a penalty point on my end. Otherwise, we would have been tied."

Even though the outcome of the tournament wasn't entirely what Lepley hoped for, she felt the experience was still "the peak of my career."

Coach Brown, who took the helm as Norwalk's head wrestling coach this past year, is proud of both Lepley and Benge and all the hard work they put into this past season.

"These two came into wrestling this season with no experience or knowledge of the sport whatsoever," he says. "To try anything new can be a very difficult experience, let alone the sport of wrestling."

He adds, "These girls came to practice every day and worked extremely hard to push themselves outside of their comfort zone. A lot of times they were outmatched in practices, which resulted in some rough days for them. But there were zero complaints about this, and they always showed up the next day ready to get to work again."

In the future, Brown hopes that the Norwalk wrestling program will create a separate team for girls, who currently compete on the boys' squad. With the recent sanctioning of high school girls wrestling in Iowa, there's a good chance this can happen.

"I am working on figuring out the logistics of all this now, but they deserve it," he says. ■

HEALTH

Bv Monica Meier

OVERCOMING cabin fever

As we enter into the spring season, and the gray skies of winter start to pass, we start to notice and feel a little bit of cabin fever that has set in from being inside for the last few months. Wanting to go do something is much easier when the air is warmer and the sun shines brighter. And, although it may not be nice enough to be outside every day, now is the time of year you can start to take advantage of more days that are to help elevate your mood,



which, in turn, can help your mental health. With the "spring ahead" time change, you can be outside later, giving you the chance to rejuvenate yourself by breathing in more fresh air, playing in the sunshine more, and interacting with others.

Try some of these activities to help you enjoy the outdoors more: take a walk, go for a bike ride, sit outside and read a book, go to the park, draw with sidewalk chalk with the kids, fly a kite, take the dogs for a walk, go get a cup of coffee, eat outside for lunch.

Many things can help boost your mood and help your mental health if you are willing to get outside for a few minutes a day and enjoy things around you.

Information provided by Monica Meier, PhD(ABD), tLMHC, SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, meier@sstherapy and consulting.com, www.sstherapy and consulting.com.





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CREDIT COUNSELING By Tom Coates **MONEY** and marriage

It's been said, "Teamwork makes the dream work!" That holds true in a marriage, too. Studies have shown that couples who work together as a team when it comes to money are more successful with budgeting, debt management and savings. Many marriages start off with one or both spouses having debt. That is a common scenario nowadays with student loans, credit cards, car loans and other kinds of debts. Problems arise when couples play



the blame game or refer to debt as yours vs. ours. Savings and goals are usually referred to as "ours," so the debt within a marriage should be, too. Finances are an important talking point before marriage, of course, but even more so after the wedding bells have rung. Money should be an ongoing conversation. It is common that one spouse handles the bill paying, but that does not mean that same person should shoulder the whole financial burden of making sure goals are met. Some couples find that scheduling a regular "date" night where they can go over the last month's budget, goals, debts and issues is helpful. Sharing that burden or load is important in a marriage. Money issues are a common cause of divorce. Being honest about debts, talking through financial strains, sharing the burden, and brainstorming as a couple only serve to strengthen most relationships. If you are having issues dealing with money as a couple, consult an unbiased third party to help get you on track. ■

Information provided by Tom Coates, Consumer Credit of Des Moines, 6129 S.W. 63rd St., Des Moines, 515-287-6428.

FITNESS

By Dani McManus

Q: Are you healthy overall?

A: If I were to ask you how you are doing, how would you respond? Why do you think you answered the way you did? There are multiple realms of health, whether it be physical, mental, emotional, spiritual; all are important. It is amazing to think they are all intertwined. Stress can take a toll on you mentally, and, in doing so, it could lead to a poor night's sleep. One poor night's sleep could lead to you being too tired to



go to the gym, then, emotionally, it could get you down. It can add up so fast. So how can you take care of yourself? Simply put, make yourself the priority. It may be easier said than done, but, at times, unplug. Put the phone down right before bed and relax before you go to sleep. Multiple nights of poor sleep add up fast, and the added tiredness and stress could hinder your progress in the gym. Stress is a huge deterrent when it comes to weight loss and can actually cause you to gain weight. So, as cliche as it sounds, try to let everything go. They say, if it won't be a problem in a week, then don't stress over it - and it is true. Nothing is worth sacrificing your mental, emotional, spiritual and physical health for. Keep doing your best while keeping yourself the priority. ■

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.



TAKING my life back

April 15, 2013, forever changed Rebekah Gregory's life — and a whole lot of other people's lives as well. Rebekah was standing at the finish line of the Boston Marathon waiting for a friend to cross. Then, without warning, bombs began exploding. Those bombs killed three people and injured hundreds that day, including Rebekah. Her left leg was shattered, requiring months of hospitalization, surgeries (18 to be exact) and rehab. She eventually lost her leg and, today, is able to walk with a prosthetic limb. Besides the physical torture she endured, there are also the panic attacks, nightmares and the shrapnel that remains inside her body. Two years later, she did the unthinkable: She ran in the Boston Marathon, completing the final 3 miles. After literally falling across the finish line, she said, "This is the day I take my life back."

A story of triumph, right? Yes, but there's so much more to Rebekah's story than that. It would be easy for anyone like Rebekah to become filled with bitterness, hatred, anger and a host of other selfdestructive feelings and emotions. Yet, instead, she chose to not let the harmful actions of someone else destroy her or define her. She has chosen to use her circumstances as a platform to encourage and inspire others, to share with others the lessons she learned from that awful spring day almost nine years ago. A big part of Rebekah's ability to do all this is through her faith in God. She's learned what God can do in His mercy in spite of our circumstances and that the words of Psalm 117:2 are true, "The faithfulness of the Lord endures forever." Rebekah's theme these days is, "With every new day comes new hope."

Do you need to take back your life? Have you been beaten up by circumstances beyond your control? Let me encourage you to not let bitterness, anger, resentment or revenge define you, but rather, let God help build in you fresh determination and a desire to use your circumstances as an encouragement to others who need help. Pick up Rebekah's theme and let her example give you new hope, hope that God is faithful, and He will take whatever you've been through and use it for your good, for the benefit of others and for His glory (Romans 8:28). Want to learn more about Rebekah's story? Get her book, "Taking Back My Life - My Story of Faith, Determination, and Surviving the Boston Marathon Bombing."

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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LEGAL By James S. Dougherty

FSBO benefits and drawbacks

If you are interested in selling your home, you will want to realize the most money possible at the time of closing. For this, and other considerations, many homeowners choose to sell their home without a real estate agent. Known as a "for sale by owner," or FSBO transaction, selling your home without a real estate agent will require more motivation and work on the part of the homeowner. While some people feel hiring a real estate agent is money well



spent, others feel the added effort and responsibilities of an FSBO are well worth the savings achieved.

An FSBO can lead to huge savings, considering the average agent's commission can be 6 percent of the sale price. At a \$250,000 price, a 6 percent commission would be \$15,000.

There are advantages and disadvantages of selling your home FSBO. The obvious advantage is money saved. Other advantages include controlling your own process on your own schedule and being more flexible with an asking price. Many potential buyers will seek out the FSBO homes, as they realize lower sale expenses often equate to a lower sale price.

The obvious disadvantage of an FSBO is the added work and stress that may be created when you don't have a real estate agent holding your hand during every step of the way. A real estate agent will help set a sale price based upon comparable sales and knowledge of the local housing market. Also, networks of real estate agents and companies have created multiple listings, where the homeowners represented by agents in the network were allowed to have their home listed on the multiple listing. Other real estate agents in the network then have access to sell these listed homes.

In the past, homeowners who chose the FSBO route were limited to putting a For Sale sign in the yard and placing flyers on bulletin boards and ads in newspapers. However, online services have helped even the marketing playing field. Such services or tools include Zillow, Facebook, ForSalebyOwner.com and others. With these services, many potential buyers can be reached.

If you choose the FSBO route, you will need to set a realistic sale price. It is often worthwhile to hire a professional appraiser. Normally costing \$300 to \$400, an appraisal will help eliminate the mistake of underpricing or overpricing a home.

Hire an attorney. Though an attorney will not market the home for you, an attorney can advise and guide you through the process from start to finish at a cost that usually surprises people.

I advise people regularly regarding the process of selling a home or other real estate. If they are inclined to put in the extra effort, I encourage them to try to sell the property on their own first. If a sale doesn't occur within the homeowner's time frame, there are many good real estate agents willing to help.

Information provided by James S. Dougherty, owner, Dougherty Law Firm, 801 North Ave., Norwalk, 515-981-5401.

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NEIGHBOR

By Lindsey Giardino

'WAKING the Shadows' is result of author's passion for history

Kluever shares his love of history and new book

Jeff Kluever, a 2001 graduate of Norwalk High School and current Norwalk resident, has enjoyed studying history for years.

That passion extends into his writing as well. He recently published his first book, "Waking the Shadows," which focuses on the story of Samantha Cooper, a 15-year-old girl orphaned after the Civil War.

"When I started writing the book, I didn't think the target audience was young adults, but it was clear by the time I finished the final draft that I had written a coming-of-age story that worked for young adult and adult audiences," Kluever explains.

It took Kluever, whose fulltime job is director of programs and administration at Drake University's Robert D. and Billie Ray Center, three Waking the Ghadows

Jeff Kluever's interest in history first led him to give presentations and tours. Then it led him to write his first book.

years to write the novel, mostly because he wrote in spurts with long droughts in between — a practice he says he wouldn't recommend.

After preparing a first draft, hiring editors and incorporating edits, Kluever self-published his book through Amazon.

Now he's focused on marketing.

"As an unknown, self-published author, I need to build credibility as a capable historian and an interesting storyteller, which is another reason to promote the book through tours and presentations," Kluever says.

He currently offers tours of Fort Des Moines, the site of the first Officer Training Camp for Black men and for women of all races in U.S. Army history, as well as Woodland Cemetery. He has also provided numerous tours of sites across the country and delivers presentations and book talks to Civil War roundtables, book clubs, breakfast clubs, Rotary Clubs and other groups.

As for his book, Kluever says the Norwalk community has provided great support. He keeps a box of the novels with him everywhere he goes since it seems he often runs into people who want a signed copy.

"I particularly enjoy signing books for the children of individuals I went to school with at Norwalk," Kluever says. "Every time I saw my parents, who also live in Norwalk, for the first two months after the book came out, they needed more copies to give to people who had asked for a copy. My dad, Ned Kluever, is probably my top salesperson."

"Waking the Shadows" is available for purchase on Kluever's website, www.jeffkluever.com, as well as on Amazon.

His advice for other aspiring writers includes three tips he finds himself giving regularly: ask for help, find the joy in the process because results aren't guaranteed, and don't wait for an invitation.

"No one asked me to write a book," Kluever says. "No one wanted to know the story of Samantha Cooper. She didn't exist until I decided to create her. Decide what you want to do and then do it. People will let you know very quickly if they like what you're doing or not, but no one is holding their breath waiting for you to get started."





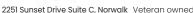


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SENIOR LIVING

By Shannon Giles

ENJOY the warmer weather

Spring activities allow you to get active.

The changes of season to the warmer weather offers the perfect opportunity to get out of the house for a bit on a daily basis. Here are a few fun spring activities for the elderly that allow you to get active, improve your mood and even promote social interaction with others.



Do some gardening.

Gardening is undoubtedly one of the best spring activities for seniors. Even if you have some limited mobility, modifications can be made to allow you to participate in many garden activities. Pulling weeds and planting flowers increases your physical activity levels by improving flexibility and endurance. Gardening has mental health benefits, too. It can relax you, reduce your stress and give you a rewarding feeling of accomplishment.

Start spring-cleaning tasks.

Did you know clutter can increase your stress levels? It's true. Getting organized is a great spring-cleaning chore, so take a few days and start going through the storage spaces in your home. You can even get family members to help and share memories as you go through your belongings. Plus, they can help you make some decisions about what to keep and what to donate, sell or throw

Enjoy a picnic in the park.

Pack a picnic basket with some snacks, grab a blanket, find a grassy area, sit outside and bask in the sun to get some much-needed vitamin D. (Don't forget to use sunscreen.)

Have fun with the grandkids.

Children love being outside, so find some activities you can enjoy together. For instance, flying a kite, taking a walk, going to the park, and drawing pictures on the sidewalks with sidewalk chalk.

Shop at a local farmers market.

Spring is a great season to visit your local farmers market and wander through them. Plus, you can potentially get some great deals on fruits, vegetables, flowers or crafts. ■

Information provided by Shannon Giles, manager, Edencrest at The Legacy, 2901 Cedar St., Norwalk, 515-250-2806.

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SOLAR water heating: Is it right for you?

Installing residential solar panels can be a great investment for Iowa homeowners. Residents can cover approximately 35% of the total cost of a solar panel installation, thanks



to the state and federal tax credit options. One of the biggest advantages in Iowa for installing solar panels is the state-based tax credit. This credit can be used in conjunction with the federal tax credit, providing major savings on system costs.

Solar energy options are a hot topic right now all over the country. Weighing the pros and cons for your home or business is important. We have been installing many solar water heating/ hydronic systems in recent months in residential, multi-unit housing and commercial settings, and, with the tax credits renewed in 2022, we thought it was perfect timing to discuss the topic.

What is a solar water heating system?

Unlike traditional water heaters, solar water heaters don't use energy from the grid to heat water. Instead, these high-efficiency appliances use dedicated solar collectors on your rooftop to draw power from the sun. The solar energy collected is then used to heat the water in your home. Solar water heaters have been extremely popular in the past because they cut down your electric bill and allow you to heat up your water with clean energy. The solar collectors directly heat your water and do not provide any other solar energy to your home. More recently, people have been opting for electric heat pump water heaters, which are coupled with home solar panel systems. Electric heat pumps use grid energy to heat your water, however, when paired with a home solar system, they can still run on solar electricity.

Benefits of solar hot water

• Save on your water heating bill. Installing solar hot water will help you save on energy bills. Whether you currently heat your water with electricity, gas or some other fuel, solar hot water systems provide some amount of free hot water each day, and those savings add up over time.

- · Little to no maintenance. Once you install a solar hot water system, you won't need to worry much about maintenance. A well-maintained solar hot water installation can last for more than 25 years, all the while producing free hot water with solar energy.
- Environmentally friendly heating option. Any time you use fossil fuels like natural gas to heat up your water, greenhouse gases get released into the atmosphere. Even technologies powered by electricity cause pollution. If you're powering your home's hot water system with electricity from the grid, that electricity is likely generated from fossil fuels. With a solar hot water system, you can be 100 percent sure you're using a zeroemissions renewable resource for your water heating needs. ■

Information provided by Dale Adams, Triple A Home Services, Dale@TripleAHomeServices.com, 515-868-2779, Triple A Home Services, 4604 20th Ave., Norwalk.





A SERIOUS CANDIDATE FOR SERIOUS TIMES

Mike Franken is a western Iowan who helped put himself through school working at meat-packing plants. He refers to his bootstrap childhood as the youngest of a family of nine where everyone worked: his father ran a machine repair shop, his mother was a teacher and the family seamstress. Mike obtained a Navy scholarship in 1978 and graduated in engineering from the University of Nebraska. He rose from ensign to admiral during his navy career, where he solved a wide variety of problems around the globe.

Mike wants all Americans to have the high-quality care that military members have because he knows the system works for the good of the people. He understands the critical difference that social security can make in people's lives. The power of a strong public education made it possible for him to achieve his many goals, and he wants to

use his position as a US Senator to ensure that we can increase the quality of education to all our children.

We live in serious times. Mike Franken is the candidate for the US Senate we need now. Check out our website – www.frankenforiowa.com – and join the campaign that brings people together to solve problems.





INTRODUCING Business and Member of the Year

Each year, the Norwalk Area Chamber honors a business, member, student, educator and citizen with a special award. This year, at the 29th Annual Awards Soirée, we honored UnityPoint Clinic as the 2021 Business of the Year and Deanna Gingrich of Norwalk Hometown Pride as Member of the Year.

It is understandable that, in our current state of crisis, healthcare workers were top of mind when thinking about choosing award-worthy members in our community. But, when our awards committee considered Business of the Year nominations and looked at businesses that perform at the top of their industry, who have dedicated employees, who offer to volunteer in all areas of our community, who sponsor local events and give back, we could find no business more noteworthy in 2021 than the physicians and staff at UnityPoint Clinic.

UnityPoint Clinic opened in Norwalk July of 2000. Currently, it has eight physicians and one physician assistant and just signed a new nurse practitioner to start in April of this year. The Clinic has 31 hardworking staff members.

The doctors, nurses and staff at UnityPoint are engrained in our community. Most live here and have children in our schools. They show up to assist with community events and are eager to donate locally. UnityPoint has been a proud sponsor of the Chamber's RUNorwalk 5K for years. Dr. Chase was on hand to accept the award on behalf of UnityPoint Clinic.

Our Member of the Year, Deanna Gingrich, serves as the chair of Norwalk Hometown Pride. Many of you may know her; if not, you've likely enjoyed an event or activity she's made possible. Norwalk Hometown Pride is a program of Keep Iowa Beautiful. Deanna has been the guiding force behind many Norwalk Hometown Pride projects including Music Fest, Celebrate Norwalk 4th of July Parade and Party in the Park, Front Porch Norwalk, The Veterans Memorial at Warrior Run, Lights of Love tree event, decorative benches and banners at North and Main, two giant murals on North Avenue, and much, much more.

She doesn't do this alone but does have a knack for inspiring a committee of volunteers who very much appreciate her. Congratulations to Deanna Gingrich on her 2021 Member of the Year Award.

Information provided by Lucinda Sperry, executive director, Norwalk Area Chamber of Commerce.



OUT & ABOUT RIBBON Cutting

The Norwalk Chamber held a ribbon cutting for the opening of Northern Lights Pizza, 1327 Sunset Drive, Suite 600, on Feb. 28.



The Norwalk Chamber held a ribbon cutting for the opening of Northern Lights Pizza on Feb. 28.



Kristin Sheffield and Joe Nguyen



Lucinda Sperry and Jason Siemens



Liz Brock and Sandy Petersen



Shelby Hisel and Deanna Gingrich



Kerry and Sandy Petersen



Kyle Doyle and Alan Downe



Chad Smith, Jason Siemens and Levi Franzen



Jeremy Smith and Amanda Reid-Raper



Benjamin Pearson and Gary Burton

OUT & ABOUT

CHAMBER Meeting

The Norwalk Chamber Membership Meeting was held at Luana Savings Bank on March 24.



George Livingston and Tim Krueger



Taylor Voitel and Whitney Sadler



Lucinda Sperry and Joe Nguyen



Tim Klinker and Jon Niemeyer





Angie Cooper and Heather Soyer



Jared Carlson and Nikki Huetter



Melody Johnson and Von Breise



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