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WELCOME

## OPINIONS galore

Most of us have been told to keep our opinions to ourselves, but this issue of your Living magazine is full of them. That is the premise of our annual "Residents' Choice" poll where voters name their favorite choices in a number of categories. Inside this issue, you will find the full results from the Warren County Residents' Choice poll.

The people, places, events and other winners in this "Residents' Choice" poll are not our choices but rather the choices of each of you — our readers and the residents of this community.

Some publishers call their polls like this "Readers' Choice" polls, but we choose to call ours "Residents' Choice," as, for us, they are one and the same. Every household in this community receives a copy of this Living magazine each month, and the magazines are read in nearly eight out of 10 households. We placed the ballot here in multiple issues prior to tallying the results. We also made the ballot available online for those who prefer to vote that way.

You may wonder how we keep people from voting multiple times. It's quite simple. The poll software prevents it from happening, but some clever folks discovered that they could delete their "cookies" on their computers and vote again. That would work, except that we export the results and sort them by IP address, tossing out ones that are from cheaters.

The difference in the top choice and the runners-up is sometimes only a handful of votes. With that in mind, being in the top three is an incredible honor.

So, if you took the time to vote in this year's poll, thank you. If you didn't vote, enjoy reading what the favorites are from your fellow residents — and be sure to vote next year.

Thanks for reading. ■



**SHANE GOODMAN**

Publisher

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shane@dmcityview.com



Read more of Shane Goodman's columns each weekday morning by subscribing to The Daily Umbrella email newsletter for free at [www.thedailyumbrella.com](http://www.thedailyumbrella.com).



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# RESIDENTS' CHOICE AWARDS

**Warren County residents share their favorites**

**By Tammy Pearson**

Once again, local residents have let their favorites be known — with a record-breaking number of votes. The results of the Warren County Residents' Choice Poll have been tallied, and congratulations are in order. Many of last year's favorites return to the top three, but some new ones have also emerged. Regardless, all who made the top three can truly be proud, for they have earned the respect and loyalty of those who matter most — customers. From favorite restaurant to favorite hair salon, bank, veterinarian, health club, park and more, the people who know — because they live here — have shared their opinions.

Norwalk businesses landed a number of new

favorites honors including Grounds Around Town and Norwalk Seasonal Services both moving from runner-up status to favorite in the coffee shop and landscaping categories. Of course, the list also includes long-time favorites returning to the podium. Wendy's Ice Cream Shoppe continues to be the favorite parent/child date spot, Winn's Pizza and Steakhouse again came out on top as favorite restaurant, and Amore Pets as favorite pet groomer.

Whether you agree or not, these are the views of your friends and neighbors. If you didn't cast your votes, be sure to do so next year. And, if you hope to be a favorite next year, you have time to dazzle your customers and make a winning impression.

At Norwalk Family Dentistry, the dentists and staff know that every smile is unique and requires compassionate, comprehensive and individualized care. Perhaps that is why the dentists there swept the Favorite Dentist category in the Residents' Choice poll. From left are Dr. Elizabeth Fleck, DDS; Dr. Donna Grant, DDS and Dr. Maureen Winslow, DDS.





## FEATURE

# Warren County Residents' Choice for...

(Runners-up in alphabetical order)

### 1. Favorite Dad/Child Date Spot

Wendy's Ice Cream Shoppe

**Runners up:** Corner Sundry, The Outside Scoop

### 2. Favorite Mom/Child Date Spot

Wendy's Ice Cream Shoppe

**Runners up:** Corner Sundry, The Outside Scoop

### 3. Favorite Bank

City State Bank

**Runners up:** Peoples, TruBank

### 4. Favorite Restaurant

Winn's Pizza and Steakhouse

**Runners up:** Crouse Café, The Chicken

### 5. Favorite Hair Salon

Copper + Fringe

**Runners up:** Pure Aveda Salon, Tapered by Tomi

### 6. Favorite Gymnastics Studio

Indianola Tumbling Center

**Runners up:** Indianola YMCA, Norwalk Superstars

### 7. Favorite Doctor (person)

Dr. Megan Lehr

**Runners up:** Dr. William Chase, Dr. Ryan Werling

### 8. Favorite Dentist (person)

Dr. Donna Grant

**Runners up:** Dr. Liz Fleck, Dr. Maureen Winslow

### 9. Favorite Chiropractor (person)

Dr. Jesse Stumbaugh

**Runners up:** Dr. Brent DeRocher, Dr. Branden Miller

### 10. Favorite Eye Doctor (person)

Dr. Jonathan Anderson

**Runners up:** Dr. Warren Peterson, Dr. Craig Winjum



### 11. Favorite Pastor (person)

Jon Duey

**Runners up:** Rob Jones, Trevor Vaughn

### 12. Favorite Health Club or Gym

Anytime Fitness - Norwalk

**Runners up:** CrossFit 65/69, Indianola YMCA

### 13. Favorite Boutique

Lula Belle Designs

**Runners up:** Little Children's Boutique, Roots

### 14. Favorite School

Irving Elementary

**Runners up:** Lakewood Elementary, Norwalk High School

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## FEATURE

## Buxton Park

## Annett Nature Center

**Runners up:** Lake Ahquabi, Warren County Historical Society and Museum

## National Balloon Classic

**Runners up:** Norwalk Fourth of July, Warren County Fair

## Brock Rodgers

**Runners up:** Melissa Green, Rachel Weitzel

## Fellowship Community Church

**Runners up:** Indianola Community Church, St. John the Apostle Catholic Church

## The Outside Scoop

**Runners up:** Crouse Café, Wendy's Ice Cream Shoppe

## Crouse Café

### Runners up: Maid Rite, Mishmash Eats

### Funaro's Deli

**Runners up:** Crouse Café, Winn's Pizza and Steakhouse

### Winn's Pizza and Steakhouse

**Runners up:** The Chicken, Z's Eatery & Draught Haus

**Gregg Young**

**Runners up:** DeYarman Ford, Southtown

## The Outside Scoop

**Runners up:** Dairy Queen Grill & Chill,  
Wendy's Ice Cream Shoppe

## National Balloon Classic

**Runners up:** Norwalk Fourth of July, Warren County Fair

## Lil Hands Big Dreams

**Runners up:** Crayons 2 Pencils, Samuelson Family Daycare

## Pizza Ranch

**Runners up:** Crayons 2 Pencils Recreational Center, Indianola Tumbling Center

## Lil Hands Big Dreams

**Runners up:** Crayons 2 Pencils, Indianola  
Purple and Gold

## Norwalk Easter Public Library

**Runners up:** Indianola Public Library, Milo Public Library

## Norwalk

**Runners up:** Carlisle, Indianola

[illegible]



## FEATURE

### 32. Favorite Camping Spot

Lake Ahquabi

Runners up: Crow's Nest RV Resort, Otter Creek Park

### 33. Favorite Photographer

Caitlin Lena Ferden - Lena Rita Photography

Runners up: Kelsey Karaidos Photography, Missie Lafrenz Photography

### 34. Favorite Dance Studio

The Dance Factory

Runners up: Innovative Dance Midwest, Norwalk Super Stars

### 35. Favorite Place to Take Your Mom and Dad

The Chicken

Runners up: A&W, Crouse Café

### 36. Favorite Place to Take Your Kids or Grandkids

Pizza Ranch

Runners up: The Outside Scoop, Wendy's Ice Cream Shoppe

### 37. Favorite Place for Auto Service

Chumbley's Auto Care

Runners up: Downey Tire Pros, Hildreth Garage

### 38. Favorite Place to Purchase a Gift for a Woman

Adorn

Runners up: Lula Belle Designs, Roots

### 39. Favorite Place to Purchase a Gift for a Man

Theisens

Runners up: Cappel's Ace Hardware, McCoy True Value Hardware

### 40. Favorite Realtor (person)

Taylor Voitel

Runners up: Karey Bishop, Jon Niemeyer

### 41. Favorite Bar

804 Main Bar & Grill

Runners up: The Hide Out, West Hill Brewing Company



When Fido is in need of grooming, Warren County residents say Amore Pets is their favorite place to go. Whether for grooming, doggie daycare or boarding, the staff tries to give every pup a "pawsitively" fun and safe experience. From left: Cole Bright, Alexis Minson, Chastidy Rech, Thomas Supper, Tessa Grinder, and owner Casey Bright. Not pictured: Toby Bright.

### 42. Favorite Place for Guests to Stay

Hotel Pommier

Runners up: The Adams Loft, Country Inn & Suites

### 43. Favorite Coffee Shop

Grounds Around Town

Runners up: Mahalo's Coffee Shop, Uncommon Grounds

### 44. Favorite Florist

Hy-Vee Floral

Runners up: Bellflower Florist & Gifts, Flowers 101 By Courtney

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Rebel Snodgrass Owner/Manager



## FEATURE

### 45. Favorite Landscaping Company

Norwalk Seasonal Services

**Runners up:** Ted Lare Design and Build, Woosley Landscaping and Mowing

### 46. Favorite CPA (person)

Rhonda Harvey

**Runners up:** Ricardo Alverio, Douglas Troy Downs

### 47. Favorite Insurance Agent (person)

Sam Sorenson

**Runners up:** Chad Kuehl, Mike Lane

### 48. Favorite Pharmacy

Medicap - Norwalk

**Runners up:** Hy-Vee Pharmacy - Indianola, Walgreens - Indianola

### 49. Favorite Grocery Store

Fareway Norwalk

**Runners up:** Fareway Indianola, Hy-Vee Indianola

### 50. Favorite Winery

Summerset Winery

**Runners up:** Carper Vineyard and Winery, La Vida Loca Winery

### 51. Favorite Senior Living Facility

The Village

**Runners up:** Vintage Hills, Windsor Manor

### 52. Favorite Home Builder

Hildreth Construction Services

**Runners up:** Allegiant Homes, Downing Construction

### 53. Favorite Home Improvement Retail Store

McCoy True Value Hardware

**Runners up:** Cappel's Ace Hardware, Circle B

### 54. Favorite Home Improvement Contractor

All American Exteriors

**Runners up:** Ballard Home Improvements, Trident Pools

### 55. Favorite Plumber

Indianola Mechanical

**Runners up:** Chew Plumbing Company; Vanderpool Plumbing, Heating, Air Conditioning & Electrical

### 56. Favorite Electrician (business)

Miller Electric

**Runners up:** Integra Electric; Vanderpool Plumbing, Heating, Air Conditioning & Electrical

### 57. Favorite Heating and Cooling Business

Indianola Mechanical

**Runners up:** Bussanmas Heating & Cooling; Vanderpool Plumbing, Heating, Air Conditioning & Electrical

### 58. Favorite Lawn Care Business

Warren Lawn Services

**Runners up:** Norwalk Seasonal Services, Woosley Landscaping and Mowing

### 59. Favorite Tree Service

Crouse Tree Service

**Runners up:** Nathan's Tree Service, Turnbull's Tree Service

**THANK YOU WARREN COUNTY RESIDENTS!**

**WINNER** Favorite Dad/Child Date Spot  
Favorite Mom/Child Date Spot

**RUNNER-UP** Favorite Place for Ice Cream  
Favorite Restaurant for Dessert  
Favorite Place to take Kids & Grandkids



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## FEATURE

### 60. Favorite Event Venue

**The Hive at Busy Bee**

**Runners up:** Carper Vineyard and Winery, Red Acre Barn

### 61. Favorite Dog Groomer

**Amore Pets**

**Runners up:** A Dog's Day Out, Patty L. Pampered Pets

### 62. Favorite Veterinarian

**Kindness Pet Clinic**

**Runners up:** All Creatures Small Animal Hospital, Indianola Veterinary Clinic

### 63. Favorite Pizza Establishment

**Pete's Pizza**

**Runners up:** Pyra Pizzeria, Winn's Pizza and Steakhouse

### 64. Favorite Law Firm

**Ellis Law Offices**

**Runners up:** Dougherty Law Firm; Stuyvesant, Patin, Strong and Krapfl, PLLC



Fareway is not just a grocery store, but an active part of the Norwalk community with a mission to serve customers and treat them like family, say Meat Manager Todd Hanson and Grocery Manager Craig Choate. Residents must think they are doing a good job because they voted the store their favorite grocery store in the Residents' Choice poll.

### 65. Favorite Physical Therapy

**Athletico Physical Therapy**

**Runners up:** Indianola Physical Therapy, Rock Valley Physical Therapy

### 66. Favorite Retail Store

**Lula Belle Designs**

**Runners up:** Theisen's, Roots

### 67. Favorite Financial Planner

**Seth Lampman**

**Runners up:** Kimberly Guilford, Rob Keller

### 68. Favorite Nursery or Garden Center

**Busy Bee Garden Center**

**Runners up:** Bedwell Gardens, Ted Lare Design and Build ■

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## EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)

Check for cancellations



### Lunch in the Park

Friday, Aug. 12 and 19,  
11 a.m. to 1 p.m.

City Park, 907 North  
Ave., Norwalk

The Norwalk Area Ministerial Association presents free food, games and fun activities at its Lunch in the Park. For more information, contact the St. John the Apostle Parish Office at 515-981-4855.

### Warren County Conservation StoryWalk

August

Otter Creek Park,  
14400 Quebec St., Indianola

StoryWalk is a fun idea to get communities outside and reading. Each month, new nature-themed children's stories will be placed along trails in different parks. The August event is at Otter Creek and features the story, "If Animals Built Your House," words by Bill Wise and pictures by Rebecca Evans. Bring your whole family out to hike and read a page of the story every few feet as you go along. A few days before the end of the month, the StoryWalk will move to the next park. Call 515-961-6169 if you want to know the exact location of the StoryWalk within the park. Sign the guest book at the end of each StoryWalk so attendance can be noted.



### Indianola Classic Car & Truck Show and Shine

Aug. 27, Sept. 24, 4-7 p.m.

TruBank parking lot, 1901  
West Second Ave., Indianola

Car show season is underway, and you won't want to miss the 11th annual shows. There will be music, homemade food, pop/water, Kids Pick, Wife's Pick, door prizes and 50/50 drawings. There is no entry fee. Proceeds go to St. Jude's Children's Hospital.



### Norwalk Music Fest

Sunday, Sept. 4,  
noon to 10:30 p.m.  
Norwalk City Park, 907  
N. Avenue, Norwalk

Norwalk Music Fest is a free event put on by Norwalk Hometown Pride and is held annually, gathering local musicians and vendors. Celebrate the day with music, food trucks, kids' activities and more. No admission charged.

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Check for cancellations



### Healthy and Homemade: Veg Out!

Sept. 8 from 6:30-7:30 p.m.  
Warren County Extension Office,  
200 W. Second Ave., Indianola

Summer is a great time to learn how to add more vegetables and fruit to improve health. If you're looking for ideas on how to increase your intakes, consider attending the Veg Out! workshop. Join Cathy Drost, ISU Extension and Outreach Food and Health Specialist, to discuss how to overcome barriers while sampling recipe ideas. The cost is \$10 to attend the workshop with a deadline to register by Sept. 2. Register at <https://go.iastate.edu/1QVC72>. For more information, contact Bethany Cecot at 515-961-6237 or [bcecot@iastate.edu](mailto:bcecot@iastate.edu).

### Iowa State Fair

Aug. 11-22  
Iowa State Fairgrounds,  
3000 E. Grand Ave., Des Moines

If you haven't been to the State Fair — where have you been? More than one million people visit this event every year. Enjoy every type of food you can imagine on a stick, carnival rides and games, the best of agriculture, live music and endless sights to see. For more information, visit [iowastatefair.org](http://iowastatefair.org).



### Sweet Corn Festival

Aug. 12-13  
Downtown Adel

Sweet Corn Festival draws thousands of visitors each year with its free sweet corn — toothpicks provided — and myriad of activities: 5K run, parade, Sweet Corn Princess pageant, vendors, music, car show, bags tournament and street party. For more information, visit [adelpartners.org/sweet-corn-festival](http://adelpartners.org/sweet-corn-festival).



## JESS KNOWS

# Real Estate!

It's safe to say that what we call “home” is taking on a new meaning, causing many of us to consider **buying** or **selling** sooner rather than later.

#### Millennials Will Create Sustained Buyer Demand Moving Forward

The frenzy the market saw during the pandemic is because there was more demand than homes for sale. That drove home prices up as buyers competed with one another for available homes.

#### What This Means for Home Prices

If you're worried home values will fall, rest assured that experts forecast ongoing home price appreciation thanks to the lingering imbalance of supply and demand. That means home prices won't decline.



Read more about the  
causes of ongoing home  
price appreciation.



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Realtor

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1424 Sunset Dr., Norwalk



## EVENTS IN THE AREA

Check for cancellations



### Levitt Amp Summer Concerts

Sunday, Aug. 14, 6 p.m.

Earlham City Park in Earlham

Enjoy the final installment of the Levitt Amp Summer Concert Series. The concert is free and family friendly. Performing is Kuinka with The Finesse.

### Summer Concert Series

Sept. 13, 6-8 p.m.

The Iowa Arboretum & Gardens

1875 Peach Ave., Madrid

The Iowa Arboretum & Gardens is hosting its first-ever Summer Concert Series at the Beckwith Grand Pavilion. Tickets can be purchased at each event, free for members (kids 12 and under free) and \$5 for nonmembers. Food trucks will be onsite and drinks (including beer and wine) will be available for purchase. Bring a lawn chair and blanket and enjoy this beautiful setting. Entertainment will be Diva and the Deacons featuring Tina Haase Findlay, food by Smokin' Big Dawgs.

The Iowa Arboretum is an educational nonprofit organization. All proceeds from this event support its mission. For more information about the Summer Concert Series, visit [www.iowarboretum.org](http://www.iowarboretum.org) or contact Event Specialist Amber Schmidt at [amber@iowarboretum.org](mailto:amber@iowarboretum.org) or 515-795-3216.

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)



### Shine a Light NF Walk

Aug. 20, 8 a.m. registration, 9 a.m. walk

Raccoon River Park, 2500 Grand Ave., West Des Moines

This walk benefits the Children's Tumor Foundation. One in 3,000 babies born has NF, a genetic disorder that causes tumors to grow on nerves. There is no cure. Register at [shinealightwalk.org/iowa2022](http://shinealightwalk.org/iowa2022). For information, contact Claudia Becerra at [cbecerra@ctf.org](mailto:cbecerra@ctf.org).

### High Trestle Trail Full Moon Ride

Saturday, Aug. 20

Various start locations

This free party ride starts at 8 p.m. at any of the three destination bars on the trail: Flat Tire Lounge in Madrid, Nite Hawk Bar and Grill in Slater, or The Whistlin' Donkey in Woodward. Each bar features live music. Riders are encouraged to wear a helmet, have proper bike lights and ride safely on the High Trestle Trail as these rides may include up to 600 riders. Details can be found at [bikeiowa.com/events](http://bikeiowa.com/events).



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**Aug. 9-14**

**Aug. 23-28**

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Cubbie's Birthday  
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**Aug 13**  
Clark the Cub  
Chicago Cubs Mascot

**Aug 23**  
Dog Days  
Animal Rescue League | Premier Credit Union | Downtown Doggy Daycare | Paws & Pints | Pet Supplies Plus | Tito's Handmade Vodka

**SCAN TO BUY TICKETS**



## EVENTS IN THE AREA

To submit calendar items for consideration, send to [tammy@iowalivingmagazines.com](mailto:tammy@iowalivingmagazines.com)

Check for cancellations

### 25-Year Celebration

Saturday, Aug. 27  
The Brenton Arboretum  
25141 260th St.,  
Dallas Center

Celebrate the Brenton Arboretum's 25th anniversary. The ticketed event marks the 25th year of the planting of its first trees. The event includes dinner, music, good times and gorgeous trees. Individual or table sponsorship tickets can be purchased online at [thebrentonarborium.org/cheers](http://thebrentonarborium.org/cheers) or by phone, 515-992-4211 ext. 3.

### Author reading

Thursday, Sept. 1, 6:30-8 p.m.  
Beaverdale Books, 2629 Beaver Ave.,  
Des Moines

Author Jennifer Ohman-Rodriguez will read from her memoir, "A Time to Mourn & A Time to Dance: A Love Story of Grief, Trauma, Healing & Faith" (Chalice Press, 2022). Interspersed with reading passages from her book, Ohman-Rodriguez will present real-life applications of somatic and spiritual healing practices. More information is available at: <https://beaverdalebooks.com/event/jennifer-ohman-rodriguez/>.



### Prostate Cancer Awareness 5K Run/Walk

Sunday, Sept. 11  
Principal Park, 1 Line Drive,  
Des Moines

Prostate Cancer Awareness of Central Iowa and the Urology Center of Iowa are partnering to hold a fundraising and awareness-raising 5K Run/Walk, along with a 1-mile walk and a Junior Blue Believers Run. Funds raised stay in the area to provide support and awareness to men and their family affected by prostate cancer. For more information, including partnership opportunities, visit [www.prostatecancerawarenessofcentraliowa.com](http://www.prostatecancerawarenessofcentraliowa.com).

### White Eagle Multicultural Powwow

Friday, Sept. 2, 5-8 p.m.; Saturday, Sept. 3, 10 a.m. to 9 p.m.;  
Sunday, Sept. 4, 10 a.m. to 5 p.m.  
Jester Park, 12130 N.W. 28th St., Granger

This is a free, family-friendly outdoors event to celebrate diversity in our community through performances, retail vendors and food vendors.



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## HOME HEALTH

By Ward Phillips

## CARING for someone with memory loss?

Adult-day services can help.

If you're caring for a family member who lives with memory loss, you may be feeling overwhelmed with balancing their needs with your responsibilities. Chances are you need to work. You also may be caring for children and attending to other accountabilities, and you may worry about leaving your loved one alone during the day.

Adult-day services can help. Usually offered in a public place, such as a center, the goal of these mini-communities is to help your family member maintain independence and receive support and encouragement in a safe environment when you can't be with them.

If you're looking for assistance for a loved one with Alzheimer's disease or another form of dementia, here are a few things to look for in an adult-day center.

- A comfortable, positive, non-judgmental environment. Your loved one is more than their disease; they deserve to be treated with kindness and respect and made to feel as though their presence is wanted and appreciated.
- Programming that focuses specifically on memory challenges. One advantage: the nationally renowned "Best Friends" approach, which leads with empathy, support, respect, trust and humor. This type of programming helps ensure consistent, person-focused services and care.
- Healthcare on the premises, or close by. If your family member should need medical attention while attending the center, you'll want to make sure there's a plan in place.
- A schedule of activities that includes attention to holistic well-being. A well-balanced curriculum should include exercise for mind and body. Examples include daily walks, field trips and guests who offer presentations on topics of interest to the participants.
- Programming that includes a focus on music. Studies have shown music may reduce agitation that is common in the middle stages of Alzheimer's and is likely to appeal to anyone with a memory challenge. Even in later stages of the disease, a person may be able to tap a beat or sing lyrics to a song from earlier in life.

Additional programming components in addition to music therapy, including multi-sensory activities, pet therapy and aromatherapy.

Adult-day services should be available to anyone who needs them. Individuals who are financially able to do so pay directly for services, but financial aid is often available for families that need assistance. If you find a center that meets your needs, don't hesitate to ask for help paying for services. ■

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice care, for older adults. Celebrating its 75th anniversary this year and its 15th as a hospice provider, WesleyLife is a Level 4 partner of We Honor Veterans, a national program that empowers hospice providers to meet the unique needs of military veterans and their families at the end of life. Call Ward at 515-669-2205 to learn more.







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– Terry L., Des Moines

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If you'd like to know more about hospice services for someone you love, visit [wesleylife.org/hospice](https://wesleylife.org/hospice) or call (515) 978-2777. We'd be honored to help your family.

# BACK to college

It's that time when students head off to college for another year of academic success. In addition to the usual supplies, parents and students should make sure they also have adequate insurance coverage for this stage of life.

The typical student brings a variety of expensive personal items to college, including a TV, stereo equipment, laptop, microwave and refrigerator. Most families will already have some coverage for these items. Typically, the parents' homeowners' policy will cover property stolen away from home up to a limit of 10% of the contents coverage. For example, if the parents' home is insured for \$100,000, the contents coverage would be \$50,000, so the coverage for a student away at college would be \$5,000, minus the policy's deductible.

**Here are some other important things to consider.**

- It's a good idea to inventory what your student will take to college. If there's an insurance claim, the burden of proof lies with the insured, and a list is helpful.
- Will your student take a computer to school? If so, talk to your agent about getting coverage for it. Many companies require a rider or special policy to cover computers on campus.
- Is your student residing in a dorm or off campus? This can make a



difference in your coverage also, so talk to your agent about options.

- If your student has a vehicle at college, it's important that your insurance company knows this. A vehicle is rated based on how it's used and in what city it's located.
- If your student doesn't have a vehicle at college and is more than 100 miles from home, you may benefit if a resident student rate is applied to the policy.
- If your student doesn't have a vehicle at college, he or she must still be rated on your auto policy because the student is still considered covered under the policy. This is especially important if the student drives an uninsured vehicle.
- When your student graduates or leaves school and declares his or her independence by moving into their own home or apartment, they should purchase their own policy covering his or her personal property. At this point, he or she is no longer a member of your household and, therefore, would no longer qualify for coverage.
- Finally, students are urged to be extra cautious in locking rooms and hiding valuables. They could also engrave numbers on expensive property, since marked items are less likely to be stolen, and marking can aid police in identification. ■

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

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# WHILE Iowa phases in a flat income tax, you may get a break right away

Many pre-retirees and retirees are cheering as Iowa will join a growing list of U.S. states that do not tax your retirement income. Next year, Iowa will be added to the list of 12 states that don't tax distribution from pensions or defined contribution plans such as 401(k)s.

These changes are part of a bill Gov. Kim Reynolds signed into law earlier this year that also phases in a flat tax rate on all earned income. By 2026, Iowa will have a flat income tax rate of 3.9%. Currently, the state has nine brackets and a top marginal rate of 8.53%.

If you are 55 or older, you don't have to wait until 2026 for some of these reforms to kick in. Retirement income taxes go away next year on pension income and distributions from IRAs, annuities, and employer-sponsored plans like 401(k)s. State income taxes will also be eliminated on distributions from deferred compensation plans and plans maintained or contributed to by a self-employed person. You get these tax breaks even if you are still working.

These tax law changes may impact some of your retirement strategies. For example, if you are considering a Roth conversion, you may want



to wait until 2023. A Roth conversion involves transferring funds from a traditional IRA or 401(k) into a Roth account. The year you make the conversion, you pay income tax on the amount rolled over, but you never pay taxes on the money again. Not on the growth or the qualified distributions. You'll still have to pay federal taxes but, starting next year, you won't pay state income taxes on the conversion, if you are 55 or older.

If you are turning 72 this year, Required Minimum Distributions (RMDs) are knocking on your door. RMDs are the amount of money the IRS requires you to take each year from retirement accounts you haven't paid taxes on yet, like a traditional IRA. The IRS does let you defer taking your first RMD until April 1 of the next year. There is some opportunity for tax savings here. Keep in mind, if you defer this year, you will have to take two RMDs next year and they are still subject to federal tax.

These are just a couple of strategies to consider. Before making any moves, you want to understand how they impact your overall retirement plan. See a professional for a retirement analysis that includes looking at your other sources of income and your retirement vision to help you decide which strategies are right for you. ■

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

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# NORWALK, a great place to call home

My family and I have lived in the Norwalk area for 25 years and have owned a business here for nearly that long, so I feel like I know Norwalk pretty well. As a Realtor, I also have become familiar with all the other communities in the Des Moines metro area. When someone asks, I enjoy sharing my opinions about why Norwalk is a great place to live.

The town has grown a lot lately, but we still have a small-town feel. It's hard to go in a store and not run into someone you know. It is fun to have those little impromptu chats and get caught up with someone you haven't seen for a while. The business community is small, and the business owners know one another for the most part. We enjoy helping each other even when we are competing for business.

Even though we may not have every type of business here, there isn't much you need to leave town for. We have so many small businesses and cottage industries, it is hard to keep up with what everyone is doing. I love that there is so much available within walking distance from my office, too. That really adds to the small-town feel of Norwalk. Lastly, there is a good variety of restaurants to enjoy locally.

If there is a reason to leave town, we have the best location of any other community in the metro for commuting. Whether you are heading



to downtown, the airport, Jordan Creek shopping area, or either of the Interstate highways heading in any direction, it is an easy commute. There is no other community in the metro that is so easy to get to and from.

Most of the Des Moines suburbs blend in with each other, and you never know when you leave one city for another as you drive, but you always know when you are leaving or arriving in Norwalk. I like that we have separation and are easily identifiable. This is why we still feel like a rural community. We also have room to grow. Our borders on the west, south and east are still open ground.

How many towns our size can boast producing so many superheroes? From athletes, movie stars, musicians and more, there are quite a few that tell the world they are from Norwalk, Iowa. That really says something about the culture we have here.

Based on my experience and knowing what I know, I would have a difficult time choosing a better community in the metro to live than this one. Is it perfect here? No, but there isn't a perfect place to live, and no other community in the metro has as much to offer and the quality of life that we have in Norwalk. ■

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

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# MEET Ben Vonheeder

Making math and science fun

Ben Vonheeder, who graduated from high school in Hinton, attended Northwestern College before teaching fifth grade in Le Mars. This year, he will be joining the Norwalk Community School District as a fourth-grade math and science educator at Lakewood Elementary School. Vonheeder is looking forward to getting to know the people in the community and forming relationships.

"I am most looking forward to working in a district that has a history of setting high standards and reaching those

standards. To me, that creates a great environment for helping students reach their full potential," he says.

Vonheeder says he enjoys working with students at the elementary school level because they have so much energy and curiosity, which makes them fun to be around. As someone who has taught math, one of his favorite classroom activities is hosting math escape rooms.

During these escape rooms, his students have to solve a set of problems correctly before moving on to the next set. The end goal is to complete all of the sets of problems which in turn "cracks the code" and helps the students exit their escape room. Vonheeder says that the classroom escape rooms are a great way to get all of the students involved, practice skills that are being taught, and even assess where his students are with their skills.

"I'm truly a kid at heart, so, for me, it's fun to be around their early stages of development and guide them towards becoming great young people," Vonheeder says.

When not teaching, Vonheeder is a diehard Nebraska fan. He likes watching sports and attends as many sporting events as he can. He also enjoys spending time with his dog, Leo, listening to music and being active, which includes running, biking and hiking.

"The biggest reward as an educator is spending time at the end of the year reflecting on each student and the growth that they have made. When you are involved with the day-to-day process, you might not see the growth happening as much, but once you take that step back and actually compare where the student was to where they are now, it is an incredible thing to see," Vonheeder says. ■



Ben Vonheeder enjoys the energy and curiosity of elementary school students.

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## FINANCE

By Chad Stevens, CFP®

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When markets are volatile, it is common to see an increase in the marketing of guaranteed investment products. These products often use the fear of weary investors who are too willing to overlook the expenses and opportunity costs in return for promises of safety. Below are a couple of investment pitfalls to watch out for.

- **Annuities** can offer a guaranteed fixed rate and most often have a surrender charge for a specified period. These investments work fine for investors looking for fixed rates, but only if the surrender period matches the period that the rate is guaranteed. If the two do not match, you are promising to pay a surrender charge or keep your money in the annuity without knowing the rate you will receive.

- **Indexed annuities** offer investors participation in market upside, yet also downside protection. Investors need to understand how the upside return is calculated — and whether the company has the option to change those rules during your surrender term, which is common.

Variable annuities can also offer guaranteed returns. However, your guaranty is often tied to giving up the ability to withdraw your principal by using the “guaranteed return value” to annuitize. If you annuitize, you generally give up the option to take your original investment in a lump sum and instead receive a lifetime payment.

Any of these investments can work in a portfolio. Understand the details of the investment, the fees associated, and ability to access your own money. It also helps to understand the overall rate environment to discern whether the offering sounds too good to be true. If so, dig into the details further or call a professional for help. ■

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.





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**Caturdays with Whiskers TNR**  
**Saturday, August 20, September 17, October 22, November 12, & December 10 10 a.m.-Noon**

Stop by the library to visit with adoptable cats & kittens anytime between 10 a.m. & noon. On-site

adoptions are not available, but these kitties are available for this meet & greet session.

Whiskers TNR volunteers will answer your questions about adoptions and the TNR (Trap-Neuter-Return) program. Stop in for a chat at this come-and-go event.



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## Tree Trimming

The City of Norwalk would like to take this time to remind residents to trim any trees, bushes, or other vegetation on their property so that it does not affect pedestrian traffic upon sidewalks, or motor vehicle traffic on our streets. Trees and other vegetation shall be at least 8' above sidewalks, and 15' above the surface of any public street, path, trail, or alley. If you have any questions, please contact Tony Stravers at (515) 981-9530.



## What is Animal Control in the City of Norwalk?

What does Animal Control look like at the City of Norwalk. Here is some helpful information to better explain.

**Dogs** – If you see a loose dog, we suggest you post a picture or description on any of the Norwalk Facebook groups to see if someone recognizes the dog. If you are still unable to locate the owner, you can call Public Works to pick up the dog. The dog must be contained as we cannot chase the dogs. We will post information on our Facebook page in an attempt to reconnect the dog with its owner. If we are unable to locate the owner, the dog is transported to the Animal Rescue League (ARL).

Dogs involved with a bite incident or other attack are transported directly to the ARL and the case is handled by the Police Department.

**Dead Animals in the City Streets** – Public Works will come and pick up dead animals in the City streets. Dead animals on private property are the responsibility of the property owner. The City will not come to pick those up.

**Wild Animals or Rodents** – Problems with wild animals or rodents on private property such as raccoons, opossums, etc. need to be addressed by the property owner. The City does not provide animal control services for these types of animals. Residents need to contact a private pest service, or another option is a live trap. The only exception is if the animal is acting strange as if it might be diseased. In this case, the Police would need to be called to observe and possibly euthanize the animal.

Contact numbers for Public Works:  
(515) 981-9527 M – F 7:00 AM to 4:30 PM  
(515) 222-3321 After Hours (Westcom)

As always, if you have any questions, Public Works is always happy to answer those. Feel free to give us a call or email us at [publicworks@norwalk.iowa.gov](mailto:publicworks@norwalk.iowa.gov).





BE PAW-SOME

# BE A DOG RESCUER!

If you find a dog running loose that is friendly, take a moment to list it on a Norwalk facebook page. Many dog owners go to Facebook first to see if the dog has been found. Information may also be communicated to the City by calling (515) 981-9527. If the owner calls the City, we get you connected.

Once the City is notified to pick up the dog, the owner is charged \$75 for an impound fee. If you find the owner first you will save the owner money and the dog a lot of stress.



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## COMMUNITY

# LOCALS participate in Mexico Mercy Project



During Fellowship's annual trip to Tijuana, Mexico, they helped build homes for families. Organizers say they are grateful to the Norwalk community and beyond for their donations which support the mission.



This July, a group of Norwalk high school students and adults traveled to Tijuana, Mexico, for a week-long mission trip to build houses for families in need. They worked with the organization Mexico Caravan Ministries and succeeded in building 12 houses throughout the week. The 12-foot by 12-foot structures they built are small and simple, but the people of Tijuana call them home and are thankful, say organizers.

One of the main ways that funds are raised for these homes is through the donations of Norwalk residents through donating cans and bottles. Fellowship Community Church built one of these homes in the church's parking lot several years ago to show what one of these houses looks like. This "house" now serves as a drop-off location for the recycling of cans and bottles. Anyone is welcome to get involved in donating by placing cans and bottles in a bag and putting them through the drop-off window in the house. All the money received will go towards the building supplies needed for building additional houses in Tijuana when a group returns annually to Mexico each July.

The cost of construction material for each structure is \$1,200.

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## COMMUNITY



Teams from Fellowship have been building homes in Tijuana since 2010 and have built on average 12 to 18 homes per year. "The people of Fellowship hope that the money to build these homes will continue to be raised through the generous donations of Norwalk residents and anyone interested in donating towards blessing families in Mexico with new homes," officials said in a statement.

To learn more about the Mexico Mercy Project at Fellowship Community Church, contact Dave Rewerts at 515-981-0699. ■



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# IT'S PARTY time – and pests are not invited

As your outdoor spaces are looking beautiful and ready for guests with those perennials that are no longer hiding and the annuals blooming bright, some of your unwanted party guests are also starting to show up in your yard. There are some plants that can help keep some of those flying pests away from your outdoor events year after year. Take time to consider adding some of the plants provided in this article to your yard so you can enjoy your outdoor time with your friends and family.

First to consider is Allium which is a member of the onion family and produces a colorful bloom and a fragrance that is not loved by aphids and slugs. Second, basil, thyme and mint fragrances are known to keep flying insects away. A note worth mentioning, many varieties of mint are invasive, and control is advised by putting them in a pot or beds with distinct borders. Third, Lavender and its beautiful color emits a strong fragrance that can repel mosquitoes, flies and fleas while adding beauty to your landscape. Some English varieties of lavender such as Munstead or Hidcote Superior are hardy here in Iowa to the range of -30 degrees F to -20 degrees F. To help Lavender survive the winter, use a layer of straw or mulch over the top for some added protection.

Fourth, the bright orange and yellow colors of the Marigold's varieties can add a great splash of color to the border of your deck or patio. Marigolds also come with insect repelling qualities as mosquitoes do not care for them. Fifth, chrysanthemum is a great plant that bugs do not like — especially the crawly ones such as ants, beetles, roaches, bed bugs and ticks — and is used in some bug repellants. Lastly, the most widely used ingredient in many mosquito repellents these days is Citronella, which is derived from Citronella Grass. A downfall of Citronella Grass is that it does not like Iowa's winter climate. However, plant it in a pot, and you can then bring it inside for the winter.

Surround your outdoor living spaces with a few of these suggested plants, and you will insure that only the guests that you have invited come for a visit. Not only will your guests have the visual beauty of your garden, they also will have abundant fragrances to enjoy. ■

*Information provided by Dusty Rauschenberg,  
Master Gardener, Master Conservationist,  
#thegoodpimgardener, dustyrauschenberg@gmail.com.*



Allium



Marigold



## DEMENTIA caregiving strategies

As a caregiver, we often use intuition to help us decide what to do. No one ever gave us lessons on how to relate to someone with memory loss. Unfortunately, dealing with Alzheimer's disease and other dementias is counter-intuitive. Often the right thing to do is exactly the opposite that which seems like the right thing to do. Here is some practical advice.



Being reasonable, rational and logical will get you into trouble. Straightforward, simple sentences about what is going to happen are usually the best.

People with dementia do not need to be grounded in reality. When someone has memory loss, they often forget important things. It is important to meet them in the moment that they are in currently. Trying to correct them will and can cause confusion and issues.

You cannot be a perfect caregiver. Just as there is no such thing as a perfect parent, there is no such thing as a perfect caregiver. Learning to forgive your loved one as well as yourself is essential.

Therapeutic lying reduces stress. We tend to be meticulously honest with people. However, when someone has dementia, honesty can lead to distress for both the caregiver and the one you are caring

for.

Making agreements doesn't work. If you ask your loved one to not do something ever again, or to remember to do something, in most cases, it will soon be forgotten.

Doctors often need to be educated by you. Telling the doctor what you see at home is important.

You can't do it all. It's OK to accept help before you get desperate. When people offer to help, the answer should always be "yes."

It is easy to both overestimate and underestimate what your loved one can do. It is often easier to do something for our loved ones than to let them do it themselves.

Tell, don't ask.

It is perfectly normal to question the diagnosis when someone has moments of clarity.

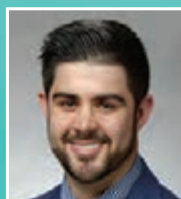
One of the most difficult things to do is to remember that we are working with a disease, not the person who once was. Individuals with dementia will have times when they make perfect sense and can answer questions appropriately. ■

Information provided by Shawn Kinnison, community relations coordinator, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515-313-3814, [welcomesh@edencrestliving.com](mailto:welcomesh@edencrestliving.com).

Information from Family Caregiver Alliance.

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## RECIPE

# WAKE UP to a wonderful brunch

Perfect for any brunch occasion is a delicious dish that can be made a day in advance, simplifying your morning prep before guests arrive with growling stomachs.

Prepared the day before and chilled overnight, this Overnight Apple Cinnamon French Toast Casserole is ready to bake to perfection in the morning with a gooey interior and crisp exterior filled with mouthwatering flavor. Drizzle with glaze then dish out to loved ones for a delicious way to make brunch easy.

Find more breakfast and brunch recipes at [Culinary.net](http://Culinary.net). ■

## Overnight Apple Cinnamon French Toast Casserole

Servings: 12

- Nonstick cooking spray
- 1 package (20 ounces) French bread, cubed, divided
- 1 can (20 ounces) apple pie filling
- 9 eggs
- 1 cup half-and-half
- 2 teaspoons ground cinnamon
- 1 cup powdered sugar, plus additional (optional)
- 2 tablespoons milk, plus additional (optional)

- Spray 8- by 8-inch glass baking dish with nonstick cooking spray.
- In baking dish, add 10 ounces cubed French bread in bottom of dish. Pour apple filling over bread. Top with remaining cubed French bread. Set aside.
- In medium bowl, whisk eggs, half-and-half and cinnamon. Pour evenly over bread.
- Cover with aluminum foil and chill overnight.
- Heat oven to 325 F.
- Remove foil and bake 50-60 minutes.
- Let cool 10-15 minutes.



- In small bowl, whisk powdered sugar and milk. Add additional, if needed, until pourable glaze is reached. Drizzle over casserole before serving.

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\*Sales ranking based on 2021 calendar year car and truck sales report by the Kansas City Region of Lincoln Motor Company.

## PROTECT your heart in the heat

Whatever brings you outside — RAGBRAI, a bike ride with friends, a walk around the block or a barbecue with family — it's important to stay safe when the temperature rises.



Studies show that, when it gets hot outside, your heart has to beat faster and work harder to pump blood to the surface of your skin to assist with sweating to cool your body. If your body can't cool itself enough, strain is put on the heart, and organs can begin to suffer damage.

Anyone can suffer heat stroke, but people with heart disease and other cardiovascular diseases are at greater risk. If you have heart disease, your heart may not be able to work harder in the heat to maintain cooler body temperatures. Some medications prescribed to patients with heart conditions reduce water in the bloodstream. These medications can reduce a

person's ability to cool off in the heat.

Heat exhaustion can lead to heat stroke. If you experience the following symptoms, move to a cooler place and use cool wet cloths, compresses and fanning. Drink cool water as well. You may also need to seek medical attention:

- Heavy sweating with cool, moist/clammy skin
- Dizziness and light-headedness
- Nausea and vomiting
- Headaches
- Weakness
- Dark urine

Heat stroke is an emergency. If you experience the following, apply cool water to your skin immediately and seek medical help by calling 911 or going to your nearest emergency department right away.

- High fever (temperature above 104 degrees F)
- Hot, dry, red skin without sweating
- Pounding pulse

- Rapid shallow breathing
- Nausea and/or vomiting
- Extreme confusion or dizziness
- Unconsciousness or seizures

Everyone is at risk in high heat, but the risks are even higher for those with heart disease or high blood pressure.

Whether it's a single hot day or a heat wave, remember these tips to stay cool and safe.

- Avoid vigorous physical activity in high heat
- Stay hydrated by drinking water and sports drinks that contain electrolytes
- Avoid caffeine and alcohol
- Choose a cooler environment
- Wear light-colored, lightweight clothing in breathable fabrics
- Apply sunscreen before you go outside. ■

Information provided by Eric Martin, MD, board-certified cardiologist specializing in prevention and wellness at MercyOne Iowa Heart Center, 5880 University Ave., West Des Moines, 515-633-3600, IowaHeart.com.

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# HAS YOUR child's hearing loss been misdiagnosed as a learning disability?

The CDC reports that approximately 15% of school-aged children, ages 6 to 19, have a hearing loss of at least 16 dB in one or both ears.

With the right interventions, children with hearing loss can be just as successful in school as their peers who have normal hearing. However, left undiagnosed and untreated, hearing loss can have major effects that can mimic a learning disability.

Because the symptoms of untreated hearing loss and learning disabilities so closely resemble each other, it can be easy for a child to be misdiagnosed. Below, we review how hearing and learning are connected and how to help a student with hearing loss in the classroom.

• **How hearing and learning are connected.** In very young children, untreated



hearing loss leads to speech and language delays, which later translates to learning problems and poor school performance in older school-age children.

Even a very mild hearing loss can cause difficulty keeping up, as a child may be able to hear but not understand. Additionally, a mild hearing loss may not be noticeable and end up going untreated for longer.

The American Speech-Language-Hearing Association (ASHA) reports that children who have mild to moderate untreated hearing loss are likely to be behind their peers by one to four grade levels. In addition, those with more severe untreated hearing loss usually do not progress beyond a third-grade level.

• **How to help students with hearing loss.** It's certainly not the case that students with hearing loss are less intelligent than their peers with normal hearing. Unfortunately, it is often the case that classrooms are not set up to accommodate students with hearing loss, and

teachers are not always trained to teach in a way that is accommodating to this type of disability.

If you're a teacher and have students with suspected hearing loss, you can look out for signs such as:

- Inattentiveness
- Inappropriate responses to questions
- Daydreaming
- Trouble following spoken directions
- Speech problems

If you're a parent and suspect your child has hearing loss, it's important to schedule an appointment for a hearing test right away. The sooner your child's hearing loss is diagnosed and treated, the better their academic performance will be.

For more information or to schedule an appointment, call your local audiologist today. ■

Information provided by Dr. Kelly Cook, Audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, [www.iowaHearingCenter.com](http://www.iowaHearingCenter.com).

## EFFECTS OF *Hearing Loss* ON *Learning*



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**HEALTH** By Ashley Powell

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CBD stimulates your body's natural cannabinoid receptors CB1 and CB2, thus helping your body find balance. Research has shown that CBD can help to:

- Positively impact depression by stimulating anandamide.
- Reduce inflammation, providing pain relief, alleviating intestinal inflammation disorders, reducing migraines and protecting against type 1 diabetes.
- Control or decrease anxiety and PTSD behaviors and symptoms.
- Block the spread of certain types of cancer.
- Decrease spasticity in movement disorders.
- Reduce inflammatory skin diseases and scarring, including acne.
- Reduce nausea and vomiting associated with chemotherapy.
- Improve a number of sleep disorders including insomnia. ■



Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th, #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: <https://www.medicalnewstoday.com/articles/317221#benefits>; <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6043845/>; <https://www.nccih.nih.gov/health/cannabis-marijuana-and-cannabinoids-what-you-need-to-know>.

**HEALTH** By Dr. Maureen Winslow

## LAPSE in dental care?

First, we want you to know, if you haven't been to the dentist in years, it's OK. Perhaps you're embarrassed about your teeth, have struggled financially, or, like nearly a quarter of Americans, experience dental anxiety. A professional dentist will not judge you or your reasons for lapse in care. The main goal is to restore your oral health while keeping you comfortable with your treatment plan and the care you receive.



Your first visit will entail new patient paperwork, X-rays, addressing your dental concerns, and reviewing a custom treatment plan. If you're having tooth pain, addressing and treating your pain will always take priority. If it has been many years since you've had your teeth cleaned, you may need a basic cleaning or you may need to schedule a deep cleaning to remove heavy tartar buildup. Every patient has different needs, but don't be surprised if you need multiple appointments to fully restore your teeth and gums to their best health. The overall goal is to get your routine cleanings and exams to maintain the health of your teeth and gums and to prevent dental emergencies.

No matter the reason for your lapse in care, the important thing is making the call to get scheduled to make a change. Receiving routine dental care will typically end up saving money in the long run and can reduce anxiety by avoiding major dental procedures. ■

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

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## HEALTH

Dr. Cord Linville

# CHILDREN'S Eye Health and Safety Month

August is designated as Children's Eye Health and Safety Month by the American Academy of Ophthalmology. As parents begin to schedule their children for routine health appointments, it is also important to include an eye examination. As a parent, it is crucial to detect warning signs that may indicate your child is having vision problems.

Parents should be on the alert for: squinting, head tilt, frequent rubbing, sitting close to the TV, short attention, eye turn, sensitivity to light, poor grades, headaches, holding books close to the face and difficulty with eye-hand coordination.

In addition to your child's eye health, it is important to be aware of eye safety. Eye injuries are one of the leading causes of preventable blindness, especially in children. It can be permanent, irreversible vision loss. A couple ways to prevent eye injuries are:

- **Wear protective eyewear:** Polycarbonate or trivex materials are always recommended in children due to the minimal chance of shattering.

- **Age-appropriate toys:** We encourage you to purchase age-appropriate toys for your children and be cautious with projectile toys.

Make sure your child has the best vision possible during the upcoming school year and schedule a yearly comprehensive exam for the whole family. Remember, if they can't see it, they can't learn it. ■

Information provided by Dr. Cord Linville, Family Eye Health Center, 6004 S.W. Ninth St., Des Moines, 515-287-0820, [www.fehcenter.com](http://www.fehcenter.com).



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## HEALTH

By Dr. Jesse Stumbaugh

# HAVING a variety of options

**Q: For more than 50 years, I have received chiropractic care from a number of chiropractors as I moved from one city to another. Most used different techniques, but I always got good results. Why is that?**

**A:** Patients are sometimes curious as to why two chiropractors might use different techniques, sometimes even for the same condition. For this question's answer, let's quote, by permission, from "The Chiropractic Handbook for Patients."

"Differences in technique occur in all the healing professions because doctors usually have several options for approaching the same problem.

"For example, all surgeons do not always utilize the same technique in every operation. All medical physicians do not prescribe the same medication for a given condition. Nor do all psychologists use identical treatment or counseling techniques.

"Chiropractors, too, have many treatment options. For instance, misaligned vertebrae may be corrected in a variety of ways including chiropractic adjustments, manual manipulations, mechanical mobilization, muscle balancing, applied kinesiology, specific reflex techniques, passive motion therapies, manual and motorized traction, along with many other effective techniques."

If you are suffering from low back pain, neck pain or headaches, call your local chiropractor today to schedule your consultation. ■

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



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## END of summer transition

As summer ends, it signals colder days ahead and kids returning to school, which can cause mixed reactions between parents and children. Often children are not ecstatic about this change, and resistance arises as summer fun ends and old routines return. As a caregiver, it is beneficial to ease this transition by reestablishing old habits early. Children thrive with structure and consistency, so start these conversations now.



Similar to coping skills, which are most effective when practiced early, having conversations weeks in advance can help children ease back into the school year. Discuss what it means to go back to school, how it will be different than being at home, and how sleeping habits will change. During this time, discuss their positive achievements from previous years such as friends that were made and things that were learned.

During this transition phase, discussing and enforcing sleep and wake schedules can reduce resistance on the first day. Throughout this process, it is important to maintain a positive attitude and remind your children that school plays a significant role and provides numerous opportunities for them. Overall, to ease your children back into school routines, be consistent, create structure and establish positive school relationships. ■

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

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## NORWALK hosts students from overseas

Community is supportive of student exchange programs.

For many years, Norwalk has been home to a number of students from overseas as part of two different exchange programs. One is the FLEX Future Leaders Exchange Program, a highly competitive, merit-based scholarship program funded by the U.S. Department of State, and the other is the Kennedy-Lugar Youth Exchange and Study (YES) Program.

According to local coordinator Kelly Rooney-Kozak, who is an independent contractor for the placement organization World Link, more than 50 countries have been represented in Norwalk between the two groups.

This is Rooney-Kozak's 15th year of being involved with the student exchange programs. She served as a Peace Corps volunteer in Ukraine from 2005 to 2007. While there, she also taught English and helped students go through the recruitment process for the exchange programs.

"I got to see students selected and, of course, their excitement and anticipation," she says.

What she didn't get to see, though, was the experience coming full circle. So, when Rooney-Kozak and her partner returned to the United States, they thought being on the other end of the exchange program would be great.

She remembers Googling to see if the Des Moines area had any presence of FLEX or YES, which is how she stumbled upon World Link. "And the rest is history," she says.

Rooney-Kozak says Norwalk and the school system do a wonderful job of tapping into the wish lists of the exchange students and accommodating the types of experiences they hope to have.

"Norwalk, specifically, has been a community that has been very accepting and open to our students," she adds. "It's small enough of a town that students get the star treatment."

Rooney-Kozak shares there are a few long-standing host families in Norwalk, and she's seen them bond with each other.

"It's nice how people connect," she says. "That is what I like seeing — that it doesn't just necessarily connect individuals from overseas with host families. It connects communities, too."

She adds that Norwalk historically has four spots open for exchange students and that there's a perpetual need for hosts.

This upcoming spring break, Rooney-Kozak, whose family hosts, looks forward to connecting with three out of four of her past students while they're in Europe.

It will be a full circle moment. ■



Daisy, Metawee, Gulnur and Erina are among the foreign exchange students who have sought host homes in the United States.



Kelly Rooney-Kozak helps place foreign exchange students in local homes and has also hosted students, including Norbert, pictured.



# NO regrets

*"I have fought the good fight, I have finished the race, I have kept the faith." — Paul (2 Timothy 4:7)*

I stood looking at my team with lots of feelings swirling inside me. Twenty-eight of us had departed Des Moines exactly one week before on our church's annual serving trip in Tijuana, Mexico. Now we were on our way back to the San Diego airport and homeward bound, but only after we met for a final time together.



This one was special. We found a small park in San Diego Bay with the massive WWII aircraft carrier, the U.S.S. Midway, just a hundred yards away, her flight deck filled with vintage military aircraft of all kinds. This impressive floating museum formed the backdrop as we sat together to observe communion and worship the Lord in humble thanks for an incredible week of blessings. During the last eight days, we had built a total of 12 structures that would function as basic housing for needy families scattered across Tijuana. We jumped in with vim and vigor, immersing ourselves in the culture, struggling to cross the language barrier and doing our best to serve the needy in a local orphanage and providing food and supplies for those living in the city's landfill.

In the end, we laughed and cried together, worshipped and prayed together, served and sweat together, and loved and grew closer to each other in incredible ways. Our week together changed us all as it usually does each year.

Two words came to my mind as I packed away my clothes and supplies for another year: No Regrets. As I reflect on the events of our week, no one on our team regretted taking a week off work, coughing up the cost to participate, completing hours of preparation meetings, spending time away from family, or putting up with the inconveniences of a few days in a foreign country. All of these were part of the overall experience that God used to shape us both individually and as a team. We came back feeling blessed to live in America, stronger in our faith, and filled with the joy of being able to sacrificially serve others in Jesus' name.

Personally, this trip capped my 10th time to participate. Adding all those years up, that's a lot of tacos eaten, resources raised, houses built, nails hammered, group hugs, families served, food delivered, airplane flights and countless memories and blessings. Looking back, I can whole-heartedly say, I have no regrets. I would do it again if given the opportunity — and that's the point. There are no do-overs in life. We've all been given one life to make the most out of, one chance to make our life count for something greater than ourselves for the glory of the one who made us, God himself.

Like the Apostle Paul, wouldn't all of us want to be able to end our days with no regrets having lived well and finished strong? We can, one day at a time. Make your life count today by living it for the One who made you and for the good of others. No regrets! ■

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

# DO YOU have a trust for your children or grandchildren?

Trusts are often part of everyday estate planning because of their many benefits. In this article, I am going to discuss the absolute need to create a trust, through the provisions of your will or revocable living trust, for the benefit of your minor children, grandchildren or for other beneficiaries who may not be up to the responsibility of handling their own finances.



This type of trust is funded after your death, with assets that you've specified in your will or trust and through beneficiary designations of your life insurance, investments and so on. In the case of a testamentary trust for your children, you would designate an individual or corporate trustee to manage and care for your children's property.

Without a trust, your young beneficiaries are still eligible to inherit property, and the courts, through setting up a conservatorship, will insure for the management of the property while they are minors. However, as soon as they turn the age of 18, your beneficiaries are legal adults and will control — and spend — their inheritance as they decide.

An example I use with my clients is, suppose that you leave your estate to your only son, but you're concerned that before you can say, "brand new boat and trip to Hawaii," he will have spent his entire inheritance. You can use a trust and direct your trustee to manage the money for your son as you see fit. The trust can give him a little bit each year for some duration and then a final lump sum at some age when you think he'll be mature enough to manage his own money.

When setting up your trust, one thing you will need to determine is what the trust assets should be used for. You can specify that the trust pay for education, health care, food, rent and other basic support. Given life's unpredictability, however, it's often better to write a vague standard (e.g., "for the support of my children") into the document and allow the trustee the discretion to decide if an expenditure is legitimate. You will also have to determine when the trust assets will be distributed. Some parents pick a specific age, such as 25 or 30, or a specific event, such as when a child will be out of college.

There is no such thing as a standard trust, just as there's no standard will. The provisions of a written trust instrument govern how the trustee holds and manages the property and can vary greatly depending on the unique circumstances of each family. ■

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



# NORWALK alumna has vibrant design career

Chandler named to Nashville 30 Under 30 list.

While she no longer lives in Norwalk, Halie Chandler (formerly Halie Anderson) continues to have a strong connection to her hometown.

Her mother, Jill, has been an educator in the Norwalk Community School District for more than 30 years, and her parents continue to call Norwalk home.

"I have great memories growing up and have lifelong friendships that spurred from my time at Norwalk High School," Chandler says. "I feel as though I owe a debt of gratitude to the city and the school system for preparing me to venture off to college and, ultimately, into my career."

That career has been a successful one.

After graduating from The University of Tennessee with an architecture degree in 2014, Chandler ventured to Nashville to pursue an interest in design. She received her architecture license in 2016 and co-founded Daniels + Chandler Architects with a close friend in 2018.

"There are so many opportunities I've received because I took the leap to come to a large city like Nashville," Chandler says. "The culture and vivacity of this city have allowed me to create long-lasting relationships with clients and friends and a deeper understanding of the significance of a strong community."

Recently, Chandler was recognized as one of Nashville's Top 30 Under 30 professional and philanthropic leaders for 2022.

"I feel honored for the opportunity to be a 30 Under 30 nominee because it recognizes an incredibly talented group of leaders within the community," she says.

The honor means even more because it supports the Cystic Fibrosis



Norwalk High School graduate Halie Chandler is enjoying success in Nashville. She and husband Ben are also enjoying being new parents.

Foundation, which raises money for those fighting the disease and brings awareness to a cause that impacts more than 30,000 people in America.

"With this nomination," Chandler explains, "I have been given the opportunity to meet members of the cystic fibrosis community in Nashville and raise funds to help support the foundation's efforts to provide all people living with cystic fibrosis the opportunity to lead full, productive lives."

Ultimately, Chandler, who recently welcomed her first child, Charlie, with her husband, Ben, feels that her time growing up in Norwalk has aided her career and life no matter where it's taken her.

"I was fortunate to be active in many different activities throughout school, whether it be athletics, music or student government, which allowed me to learn a variety of skillsets that I use daily," she says. "I especially credit many of my educational successes to incredible educators like Denny Wulf, Dale Barnhill, Wes Day and Martha Davis." ■

# AIR duct cleaning

Necessary? Recommended? Beneficial?

How many air duct cleaning calls and ads have you received over the last two years? Since the onset of the pandemic, the discussion around air duct cleaning has been very hot and heavy. All the controversial conversation has made it exceedingly difficult to understand the need, benefits, and even the process itself. As a heating and cooling company, the company that actually installs those ducts, we get questions and calls from clients weekly. We closely follow the recommendations of the EPA and ACCA. Because the EPA only recommends air duct cleaning under just a couple of conditions, we do not perform the service, but we do recommend and perform seasonal system maintenance and cleaning. All the recommendations in this article are not only our professional opinions, but also recommended by the EPA.



## What is air duct cleaning?

Typically, a service provider will use specialized tools to dislodge dirt and other debris in ducts, then vacuum them out with a high-powered vacuum cleaner.

## What are the advertised benefits?

- Creates a cleaner living environment.
- Reduces allergens and irritants.
- Helps everyone breathe easier.
- Removes unpleasant smells and odors.
- Improves air flow efficiency.

## Here's what the EPA's studies show.

Duct cleaning has never been shown to prevent health problems. Neither do studies conclusively demonstrate that particle (e.g., dust) levels in homes increase because of dirty air ducts or go down after cleaning. This is because much of the dirt that may accumulate inside air ducts adheres to duct surfaces and does not necessarily enter the living space. Moreover, there is no evidence that a light amount of

household dust or other particulate matter in air ducts poses any risk to health.

EPA does not recommend that air ducts be cleaned except in case of mold, vermin infestation or if ducts are clogged and/or particles are visibly released into the home from your supply registers. EPA does, however, recommend that heating and cooling systems be inspected for proper functioning and serviced before each heating season to protect against carbon monoxide poisoning. Some research also suggests that spring and fall or seasonal professional system cleaning can improve the efficiency of heating and cooling systems. However, little evidence exists to indicate that simply cleaning the duct system will increase your system's efficiency. ■

Still have questions? Visit [www.tripleahomeservices.com](http://www.tripleahomeservices.com) for additional information. Information provided by Dale Adams, Triple A Home Services, Dale@TripleAHomeServices.com, 4604 20th Ave., Norwalk. Give Dale a call at 515-868-2779 ext. 1.

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# STOP saying you're busy

Words can damage future business opportunities. I recently was reminded of this after reading an article from Fast Company about self-discipline in business. It made mentions of stopping negative storytelling, blaming others, and other disciplines that can make you a better leader instead of a victim. It made me think back to a marketing tactic I learned years ago about improving my incoming flow of new business.



I knew a business owner with a successful firm. They had built it from scratch starting with one employee and growing to four employees and an intern within a year. Their business seemed to be unstoppable with major clients around the Des Moines metro — and then 9/11 happened. Business came to a halt for a week. Then the phone stopped ringing for a month as everyone tried to figure out how to move forward. They had to let go of all their employees, get rid of their leased office, and move to a home office. They were devastated but determined to restart their business journey.

As they went out and reconnected with clients, this business owner found many clients had been doing without or found someone else for projects. When asked why they didn't call them, the client's response was, "You said you were busy; I didn't want to bother you." That's what they

remembered about the business. The last story or conversation was about how the business was now so busy since they had to let their employees go. What the client heard was they were "too busy ... for them."

In the last few months, I've been hearing people say words like "overwhelmed," "tired," "busy," and "re-evaluating my priorities." These are all valid emotions we are going through — but beware of what story you are telling future customers. It is time we got back to being more intentional with our communications. What are we asking for in our actions and words? How can we be leaders in our conversations instead of a downer to our future prospects?

Break the habit. As we come out of this national crisis, it's time to ditch the negative narrative and make an intentional shift towards positive storytelling. Switch conversations from "I'm so overwhelmed" to "We are busy, but I would love to work on another project with you," or simply, "I'm doing great, what can I help you with?" You can always say no to a project if it doesn't fit your schedule, but don't miss out on receiving the opportunity.

Give it a try, especially on days when you're overwhelmed or down. When you project positive leadership, it lifts others up, which lifts you up. It's a win-win. We need more win-wins these days. ■

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

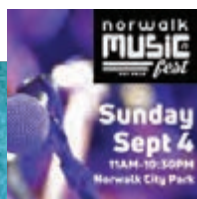


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