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WELCOME

IT'S BETTER to give than to receive

Do you remember hearing that phrase as a child and wondering who in the world could possibly agree with that?

I do, and I definitely enjoyed receiving gifts more than giving them. As a youngster, it is a challenge to think of many things in life more enjoyable than opening gifts. Just look at any kid's eyes when he or she has a wrapped present at arm's length.



As an adult, that seems to change — at least it has for me. When my kids or wife ask me what I want as a gift now, I usually come up with something exciting like undershirts, underwear or socks. Those are things I want and could certainly use. My family members don't seem to share my enthusiasm for these items, so I often receive other gifts. I appreciate them, but I really don't need them. In fact, for most of us adults, there are very few things in life that we now truly need.

My mother used to tell me this when I would ask the same thing to her prior to her birthdays and the holidays. What she really wanted was to get together in person, play games and share stories. The most important gift to her, and now to me, is time. It is our most precious commodity, and many of us are learning to treat it like gold. As we age, we learn to say no to the many requests of our time that don't fit with our personal priorities. And, hopefully, we commit more of our time to the things that do.

Meanwhile, few things in life — including opening presents as a child — can bring as much inner joy as volunteering our time to help others. Most all of us think we are too busy to make time for volunteer efforts, and that is understandable. Even so, I am amazed by the many people who do volunteer and make such an impact on the lives of others including the elderly, the lonely and the many who are truly in need.

You may have thought about volunteering your time but were not sure where to start. In this month's cover story, we share the accounts of local residents who felt the same way and then made the important step to actually do it. They don't regret it, and you won't either.

Look inside for examples of volunteer opportunities during this holiday season and throughout the year that will help you learn how good it can feel to give rather than to receive.

Thanks for reading. ■

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FEATURE

The GIFT of TIME

**Volunteers spread joy
for the holidays**

By Lindsey Giardino

Whether it is the family gatherings, longtime traditions, religious ceremonies, gift giving, glowing candles or a blanket of glistening snow, there is something about the holidays that warms our hearts and sparks our spirit of generosity. We give goodies, cards, gifts and more to our friends and family. And, donations flow to charities.

For those who want to do more than open their wallets, another precious gift waits to be given: time. Volunteers help to spread holiday cheer, and they find themselves rewarded in return by the joy of giving.

Volunteers share duties at the Norwalk Free Medical Clinic, signing up for shifts that fit their schedule. The Nov. 17 crew included Dr. Jenny Fuehrer, Dr. Lori Miller, Vicki Petersen, Debbie Stout, Ashlie Wernlie and Dr. Leslie Jackson. (Several others not pictured.)

FEATURE



Deanna Gingrich, Christie Petersen, Kylee Schroeder and Jordyn Hill at last year's Lights of Love event, which was held at a different location than this year, on the Norwalk Easter Public Library grounds.

Lights of Love spreads holiday cheer

Lights of Love is a special project that spreads a bit of holiday cheer to the Norwalk community.

The project raises funds for the Norwalk Hometown Pride organization. Folks can

sponsor a live, scotch pine Christmas tree for \$100. The committee then adds white lights to the tree and a plaque that includes the names of the donors and the honorees. Folks who sponsor a tree are also encouraged to add decorations of their own.

Christie Petersen, project chair for Lights

of Love who brought the idea to Norwalk Hometown Pride because her hometown does something similar, shares that, this year, 25 trees were sponsored. She says many are dedicated in memory of someone. Other trees are sponsored by businesses or in honor of someone. Two local nursing homes also



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Scotch pines are delivered to be decorated for Lights of Love.

sponsored trees in memory of residents.

Lights of Love trees, which are purchased from Howell Tree Farm in Cumming, are on display along the Norwalk Easter Public Library grounds throughout the holiday season and into the new year.

Last year, after the trees were taken down, the Norwalk parks and recreation department put them in the pond at Elizabeth Holland

Park to provide fish habitat. Petersen hopes something similar happens this year.

"We want to make it a sustainable project that gives back in some way, even when it's done," she says.

Warrior Giving Project aids community

Started by the Norwalk Area Ministerial Association, a coalition of local churches, the Warrior Giving Project partners with the Norwalk Community School District during the holidays to identify families that may be experiencing difficult times. The hope is that, by providing them with necessary items and gifts for the children, these families can then get through the holiday season with less stress and enjoy time with loved ones.

Each family provides a wish list that includes items ranging from toiletries and household cleaning items to children's books and toys.

In addition to the Warrior Giving Project, the Norwalk Area Ministerial Association helps Norwalk residents in need year-round. Those who are in need of food, housing support,

clothing, utilities support, healthcare and furniture can sign up for aid on the association's web page. People can donate online as well.

Local resident Crystal Ellis has been involved with the Norwalk Area Ministerial Association for numerous years.

One thing she found was that, sometimes when people are in crisis, they have to make five to six calls to find the help they need.

"It's just something to me that's troubling," she says.

That's part of the reason she's glad the Norwalk Area Ministerial Association exists, because they can make sure people are getting the assistance they need and identify resources that can help.

"We're able to make sure everything is done — that whatever need they had is met or they're moving forward," Ellis says. "That's the main thing, and that gives me joy to see that happen, because when you can help accomplish that, you can see the weight lifting off of them."

She adds that many people have requested help this holiday season, and the community has risen to the occasion to lift up families in Norwalk who can use a hand.



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FEATURE

Norwalk Free Medical Clinic provides care

The Norwalk Free Medical Clinic is here to serve the Norwalk community.

It's part of a network of clinics under Free Clinics of Iowa. The Norwalk clinic was around for some time before closing for a few years. Then, about five years ago, local resident Vicki Petersen reopened it.

The Norwalk Free Medical Clinic is located within Crossroads Church and is open the first and third Thursday of the month from 5:45-7:15 p.m.

Petersen explains the clinic is made up of an all-volunteer staff of physicians, nurses, a phlebotomist, receptionist and more — about 20 people total. They used to have a pharmacist as well and are in the market for a new one. Dr. Jennifer Fuehrer, a podiatrist in Norwalk, also provides service at the clinic once a month.

Petersen shares that the clinic also provides donated items like hats, diapers and laundry detergent to folks in need for free. She sees a lot of people come in who can't afford their medications as well, which the clinic can help with.



Donated gifts filled the sanctuary last Christmas. Warrior Giving Project brings the community together and brings joy to Norwalk around the holidays.

The types of services the Norwalk Free Medical Clinic provide range from injury and illness care to bloodwork.

"We can do quite a few things on our own,"

Petersen says.

The clinic also provides school and work physicals — routine doctor visits that can otherwise be expensive for people without



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FEATURE

insurance or with high deductibles.

"We so encourage people to come and take advantage of that," Petersen says.

She shares that while some nights the clinic sees no patients, there's been a recent uptick in visits, especially for people who come in for things like diapers or have a respiratory illness.

"If we have a lot of patients, that's great," Petersen says. "If we have one patient who was served and goes away better able to manage their medical problem or finds a solution or an idea or contact, then we've done a great thing, and that makes me feel good."

For Petersen, perhaps the best part of being of involved with the Norwalk Free Medical Clinic is seeing the volunteers interact with each other.

"I think whenever you volunteer in your community, the volunteers get more out of it than the people they serve, because they create relationships and friendships," she says. "It's something that fills your heart. I think there's a need in people to serve, and I love watching people serve and the way they treat everyone with respect and kindness and serve so joyfully. To me, that makes all the difference."

Norwalk Hometown Pride makes community special

Norwalk Hometown Pride is an aptly named community organization. It's all about celebrating and beautifying the town so many people love.

One such person who's involved with the group is Jordyn Hill. She joined after noticing one year that the group's annual Fourth of July celebration didn't have kids' games. One day, she saw Judy Corcoran, another Norwalk resident who's part of Norwalk Hometown Pride, and offered to head up the kids' activities.

Fourth of July is a big deal for the organization, and so, too, is Music Fest — a free celebration each year that includes numerous bands, food trucks and more.

"It's a really cool opportunity for the community to come out and enjoy a day-long event," Hill says.

This year also marks the second year of Lights of Love, which is an extension of Norwalk Hometown Pride. The group recently had a booth at the town's tree lighting ceremony as well, where they handed out candy



Lights of Love is a Norwalk Hometown Pride fundraiser.

canes.

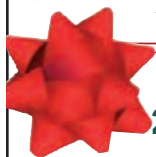
The organization has also installed benches in City Park and had a mural painted at the Police Department garage. It's all about the beautification of Norwalk and bringing people together.

"It's really awesome to drive around Norwalk and see the projects that we did," Hill says.

She adds that Norwalk Hometown Pride has many great opportunities to get involved and is always looking for new volunteers.

"The more the merrier," Hill says. "And, honestly, it's awesome to get people from all walks of life." ■

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EVENTS IN THE AREA

Check for cancellations

Christmas Cookie and Candy Walk

Saturday, Dec. 10, 10 a.m. to noon

Sunday, Dec. 11, 11 a.m. to noon

Norwalk Christian Church, 701 Main St.

Wondering how to get all your Christmas baking completed in time? Load up on them at the Christmas Cookie and Candy Walk. Homemade goodies will be available for a freewill donation (suggested donation \$12 per dozen) with proceeds going to the scholarship fund for the community's English Language Learners. To preorder, contact Doris at 515-210-0130, Betsy at 515-556-1961, Katie at 515-554-4909, or the church office at 515-981-0176.



Santa visit and scoliosis screening

Dec. 19, 5-7 p.m.

Norwalk Chiropractic, 1300 Sunset Drive, Norwalk

The public is invited to visit Santa at this free event. Free cookies will be available, and there will be an opportunity for children to get a free scoliosis assessment (Norwalk public schools no longer offer this service).

Synchronized Lights and Live Nativity event

Saturday and Sunday, Dec. 10-11, 5:30-8:30 p.m.

Fellowship Community Church, 225 North Ave., Norwalk

Usher in the Christmas season by visiting this free drive-thru event. The church property will be covered with more than 80,000 LED lights synchronized to Christmas music. A live nativity with real animals will also be a part of the event. Take in the sights and sounds of this event from the comfort of your vehicle.

Free cookies and hot chocolate will be brought to you. Fellowship would like to extend a heads-up to the residents on Linden Street, Knoll Drive and Redwood Drive of the increased traffic in their neighborhood during this time frame and appreciates their patience. Cast members of the live nativity will be in the neighborhood to greet those heading toward the event and will be giving out free candy canes. This is a free event; however, donations will be accepted and will be used to assist local families in need. For more information and to view a drone preview video, visit Fellowship Community Church's website at fellowshipnorwalk.org. Connect with them on their social sites at @fellowshipnorwalk on Facebook and Instagram and @fellowshipnrwk on Twitter. Call the church office with any questions at 515-981-0699.



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Beekeeping 101

Jan. 12, 6:30-8:30 p.m.

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

Beekeeping can be a fascinating hobby, a profitable side venture, or a full-time occupation. You may want to keep bees for the delicious fresh honey they produce, for the benefits of their valuable services as pollinators, or perhaps simply for the enjoyment of learning more about one of nature's most interesting insects. This two-hour Beekeeping Basics course is designed to introduce the fundamentals of beekeeping and help attendees decide if this hobby is right for them. Pre-registration is required. Contact the Warren County Extension office at 515-961-6237 or bccot@iastate.edu to register for this free course.

Think Spring! Garden Seminar

Saturday, Feb. 25, 9 a.m. to 3 p.m.

Hubbell Hall, Kent Campus Center, Simpson College

The annual Master Gardeners Think Spring! Garden Seminar will feature inspiring speakers, door prizes, shopping with vendors, and a catered lunch. Master Gardeners earn four CEU credits for attending. Featured speakers are: Jessica Lancial on Wild Edibles, Adam Janke on Birds and Wildlife, Cindy Haynes on Container Gardening and Karen Salmi on Gardening for Bees. Warren County Master



Gardeners host this fun event to raise funds to provide the educational seminar as well as provide grants and educational opportunities to nonprofit organizations.

Tickets are \$50 through Jan. 22 and \$60 Jan. 23-30. No refunds after Jan. 30. Reserve your spot by registering at <https://go.iastate.edu/RUCYYV>. For more information, contact Bethany Cecot at the Iowa State Extension & Outreach Warren County office at 515-961-6237.

To reach the Kent Campus Center at Simpson College, travel from Highway 65/69 west on Girard Avenue to the parking lot between C and D streets, immediately northwest of the building.

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22 OF 2022 honors include Norwalk connections

For the fourth year, CITYVIEW's Business Journal recognized the contributions of outstanding business leaders who have made a difference in their communities with the 22 of 2022 honors, presented at a reception on Thursday, Nov. 3, at Sherwood Forest Events Center. Awards were presented by Shane Goodman, publisher of CITYVIEW and president of Big Green Umbrella Media, Inc., which also publishes the Norwalk Living magazine, and Jolene Goodman, vice president.

Included with ties to Norwalk were Reynolds Cramer, CEO, Fareway Stores, Inc., and Steve Albrecht, Chairman and CEO, City State Bank, Norwalk.

"Fareway's growth and focus on how to best serve area residents," was the company's biggest accomplishment, said Cramer. "Fareway continues to expand its footprint throughout the Midwest, with 132 store locations in a now seven-state region. Over the past year, we opened Fareway Meat Markets in Des Moines (Beaverdale), Minnesota (Luverne) and Kansas (Olathe). We started construction on additional West Des Moines and Clive locations, our third Kansas City metro meat market, and we continue to grow our rural community footprint with Ogden opening later this year. Additionally, we have announced



upcoming projects in Bondurant, LeClaire, Ankeny, Waukee, Granger, Brandon (South Dakota), with more to come."

Cramer said, about the best business decision made, "We are proud to serve communities of all sizes across our footprint. We have standardized, full-service grocery stores, exclusive meat markets, and smaller models able to service a variety of rural communities. Additionally, we can reach customers across the U.S. with our online store.

His advice to others: "Focus on the customers, employees and the communities you serve. At Fareway, 'Lead with Love' is part of our mission aimed at supporting our local communities through charitable giving and other initiatives. It is a valued philosophy that has been inspired by our outstanding employees."

Albrecht cites "Promoting David Albrecht as the new president of City State Bank" as his biggest accomplishment of 2022 and "hiring an outstanding team of bankers at City State Bank" as his greatest business decision. "I work with the very best."

His advice to others: "Work smart, play hard, have fun at work, take care of your friends and family, be faithful to your God and family." ■



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IMPROVE air quality using your HVAC system

You don't have to adapt to your home's air quality — you can improve it. In this article, we discuss a variety of ways your HVAC system can improve indoor air quality. Many indoor air quality resources focus on opening windows and doors to let fresh air in. While you should try to bring in fresh air, this isn't always seasonally possible. Your HVAC system affects more than just the temperature of your home. Your HVAC system can also address issues with indoor air quality. To do so, increase air circulation, check your HVAC filters, schedule regular maintenance for your HVAC system, and invest in HVAC indoor air quality products

1. Increase air circulation: Increasing air circulation inside your home can address several indoor air quality (IAQ) issues, including: dusty or polluted air; stuffy, humid air; and uneven temperatures.

Most newer thermostats have a switch



labeled "auto" and "on" or a button with a fan icon that allows you to toggle between settings. Either way, this controls your blower motor and fan. Your blower motor is responsible for circulating conditioned air throughout your home year-round. When you set your fan to run on "auto," your blower can only circulate air when your air conditioner, heat pump, furnace or air handler is running. However, if you set your fan to "on," your blower can run even when your HVAC system isn't heating or cooling your home. This means that the air in your home can circulate more frequently. This can help even out temperatures throughout your home. Increased air circulation also means that your HVAC filtration system filters the air in your home more frequently, which can be great for those who suffer from allergies and asthma.

2. Check your HVAC filters: Your HVAC system's filter can negatively affect indoor air quality in two ways if not managed properly: by reducing airflow and by neglecting to catch harmful particulates.

Your HVAC filter's job is to remove dust,

debris and allergens from the air circulating throughout your home. As your filter collects particulates, it's normal for your filter to get dirty. This is why it's important to regularly change your filter.

3. Schedule regular maintenance for your HVAC system: Although maintenance primarily ensures that your system is operating safely, scheduling regular maintenance for your HVAC system can also help improve indoor air quality.

4. Invest in HVAC indoor air quality products: Sometimes your existing HVAC system needs a little help to address indoor air quality issues. If your health and comfort are at risk, your HVAC partner can add IAQ products to your existing system. HVAC indoor air quality products include humidifiers, dehumidifiers and air purifiers. ■

Still have questions? Visit www.tripleahomeservices.com for additional information, or call Dale at 515-868-2779 ext. 1 to talk through your concerns and questions.



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HOME HEALTH

By Ward Phillips

HOSPICE care around the holidays may be a gift

Knowing a loved one has a life-limiting illness can make the holidays bittersweet. But as Tim B. of Des Moines learned last year, assistance from an in-home hospice provider can place a little more focus on the “sweet” and allow families to make treasured memories.



“WesleyLife started caring for my wife just before the holidays last year,” Tim says. “They enabled her to have some really good days, and she felt well enough to celebrate with our family on Christmas Eve. It seems strange to say, but she lived really well during those final months.”

If you’re considering hospice services for a family member, it may seem counterintuitive to think about “living” in conjunction with services offered at the end of a person’s life. But even during hospice care, a person is living — and it’s important to understand that hospice services can actually help ensure quality of life.

Options for hospice services are nearly as varied as the individuals who seek them. They range from home care to services in a freestanding hospice center to in-between, hybrid models, and the type of care you and your loved one select is truly an individual choice.

But no matter the type of services you’re considering, you should always ask any provider on your list: “How can you help me or my loved one continue to LIVE through this stage of life?”

Ideally, hospice services should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for hospice services, enabling a patient to live life in comfort for the days, weeks, months or longer that remain in his or her life.

So, as we all prepare for the holidays, give some thought to the ways you and your family want to spend time together. For some families, it’s comforting to have hospice providers care for the person who is ill in their home so family members can gather around and simply enjoy being loved ones.

Making that first call to a hospice provider can be difficult — but having care in place for the holidays can actually help make these special occasions more relaxed and meaningful for your loved one as well as the whole family.

“No one wanted to admit we needed to call hospice, but once we met with them and set up a plan, we breathed a sigh of relief knowing my wife would be comfortable at home, and we could focus on making Christmas as special as possible with her favorite traditions,” Tim says. “Now, looking back, we are so grateful for those memories and will treasure them.” ■

Ward Phillips is a senior leader with WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home health care, for older adults. Call Ward at 515-669-2205 to learn more.



We're all about *living.*

“WesleyLife started caring for my wife just before the holidays last year. They enabled her to have some really good days, and she felt well enough to celebrate with our family on Christmas Eve. We will always treasure those memories, and WesleyLife Hospice helped make them possible.”

– Tim B., Des Moines

WesleyLife Hospice helps people spend their days the way they want to, continuing to make memories with those closest to them in the environment that they find most comfortable. We offer care anywhere, and virtually anyone with a life-limiting illness can qualify. What's more, as everyone processes end-of-life issues differently, **we offer support for the whole family.**



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

A DOSE of optimism

We all understand the importance of being optimistic, but sometimes it's difficult when the headlines are full of doom and gloom. The stock market slump, persistent inflation and rising interest rates dominate economic news.

In the spirit of the holidays, I want to offer a dose of optimism to help you wash down the eggnog.

Retirement income taxes are going away next year in Iowa. If you are 55 or older, you will not pay state income taxes on pension income and distributions from IRAs, annuities and employer-sponsored plans like 401(k)s. The same goes for distributions from deferred compensation plans and plans maintained or contributed to by a self-employed person. This applies even if you are still working.

Medicare premiums are going down, and Social Security is going up. The standard Part B premium will be \$164.90, \$5.20 lower than in 2022 (I didn't forget about the big jump in 2022; I'm being optimistic here, remember). Social Security is getting its biggest bump in 40 years, an 8.7% cost-of-living adjustment or COLA. The average benefit will increase by \$146 monthly from \$1,681 to \$1,827.

Those are a couple of small wins. The big wins come when you



have a customized, written retirement plan. We've been talking with the individuals and families we work with about taking advantage of the economic conditions. We know that, on average, recessions happen every five to six years, so when we helped them put together their retirement plans, we had that in mind. Then when the recession hits, we look at action steps like Roth conversions or Dollar-Cost-Averaging and decide if it's time to execute.

You may have been watching your 401(k) take a hit and think it's too late to act. Or you've been told to sit back and wait it out. I disagree. Now is the time to take control. You don't have to be a victim of market conditions. There are likely things you can do right now to help you get through this economic storm and put yourself in a better position for the next one. Then you can worry less about the stock market swings and focus more on the joy — something we all want to experience during the holiday season.

Take the first step to building a recession-resistant retirement plan. Check out our online Journey to Retirement workshop. Details are below. ■

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

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SHARING cheer with those who can't go out

The holidays are a time of great cheer and, most importantly, a time for families to get together to share in the holiday spirit. However, certain groups of our population may not have the ability to share in these experiences. Specifically, those who reside in care facilities most often do not have the means necessary to get out and spend holidays with their families. Therefore, it is important to consider the different opportunities that exist for us to enrich the lives of those who cannot celebrate the holidays with their family. For example, there are almost infinite volunteer opportunities in care facilities. From baking, decorating, crafting, or just simply spending time with a resident, the difference you make will be immeasurable.

Not only will you have the ability to make a difference in the lives of residents from all walks of life, but you will more than likely find joy yourself. You will find you may enjoy volunteering and the feelings that accompany it. If you are interested in volunteering for any healthcare facility, just give them a call and let them know you are interested. If you are not sure what type of activity you would like to do, just ask. Most facilities are happy to have volunteers and may be able to share their activity calendars with you. Here at Edencrest, we have a wide range of volunteers come in from elementary students to high school students. Senior citizens love a wide variety of volunteer experiences for our community. It has been shown that intergenerational events and activities can be beneficial to not only our aging population but also to the younger generations as well. Imagine what our youth can learn from our older populations and vice versa.

Maybe you have a knack for baking or sewing. Maybe you enjoy walks or decorating for the holidays. Maybe you have a grandchild or child who enjoys making crafts as well. Another great opportunity to volunteer would be bringing in your furry friends. Residents absolutely love those dogs or cats to remind them of home on the holidays. Whatever your talents or interests, there are always volunteer opportunities. Even if you just wanted to spend an hour or two a week reading, chatting, having coffee, or playing a game of cards. You would be so surprised to find how much you will be appreciated and how much fun you can have volunteering. If you are considering volunteering or just have general questions of how you could help, reach out to a local facility near you. You will ensure those who cannot leave for the holidays still receive some holiday cheer. ■

Information provided by Nathan Deutmeyer, community relations coordinator, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515-422-8096, welcomelg@edencrestliving.com.
Information from Family Caregiver Alliance.



Happy Holidays!

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MAYORS MOMENT

This is the time of the year when we celebrate the blessings we've received over the past year. With all the development happening in Norwalk, our community certainly has a lot to be thankful for.



Tom Phillips, Mayor

Christmas is, in my opinion, a time to give back and share those blessings we've received throughout the year. I would encourage you to find someone in need and try to bless them with the gift of kindness this holiday season. There are quite a few opportunities to do this within our community. Several of our community churches have giving trees, you can donate to the Norwalk Food Bank, and you can even put some money in a Salvation Army kettle when you're shopping. You can also help someone out with their water bill. All it takes is a quick call to the Norwalk Water Department or you can stop by City Hall. It's amazing when we give to others, the joy and blessing we receive is sometimes greater than we can even imagine.

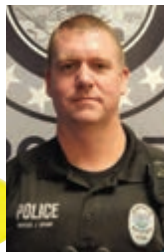
If you find yourself struggling financially this winter and unable to cover your utility bill, rent or mortgage, know that you have a few options to help you make it through this tough time. From United Way's 211 program, to IMPACT Community Action Partnership, to IowaMortgageHelp.com, there are many ways you can get assistance. Please stop by Norwalk City Hall, as there are several brochures with helpful information you need to help get you through the winter. Our staff is available and more than happy to help guide you through your options.

I would like to wish you all a very Merry Christmas and a Happy New Year. With all the hustle and bustle of the season, don't forget to take a moment and enjoy your family and friends this holiday season.

Season's Greetings!

Mayor Tom Phillips

Employee spotlight Jayson Spurr, Police Dept.



Jayson graduated from Creston High School and attended Southwestern Community College before joining the United States Air Force. Jayson served in the Air Force law enforcement entity Security Forces for 8 years.

He joined the Norwalk Police Department as a Police Officer in January 2008. As a resident of and police officer in Norwalk, Jayson values building relationships with other community members.

Jayson was active in the D.A.R.E. Program for 12 years and on the Special Olympics of Iowa Torch Run committee for 14 years.

Jayson has been married for 24 years with two adult children, both Norwalk High School graduates. Jayson loves spending time with his family as well as hunting and fishing.

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2023 Dog Licenses and Dog Park Passes Now Available!

ONLINE REGISTRATION is available at <https://city-of-norwalk.mybarkpass.com>

The license tags you received last year are permanent tags designed to last multiple years. Annual renewal of the license is still required. If a replacement is needed - please contact City Hall.

Requirements for Annual Dog Licensing – City Code 57.01

- **All** applications require proof of rabies vaccination and spay/neuter records.
- Every owner of a dog six month of age or older is required to license their dog with the City of Norwalk. The licensing **renewal** period begins 12/01/2022 and runs through 03/31/2023.
- Starting on April 1, a late fee will be assessed on **each** dog license issued after this date.
- **New Dogs** – A license may be purchased at any time, without late penalty, for a dog which has come into the possession or ownership of the applicant or has reached the age of six months after said date.
- **All** licenses expire on January 1 of the year following the date of issuance.

Dog Park Pass

- A pass may be purchased at any time at City Hall. Dogs must be licensed with the City to obtain a Dog Park Pass. Passes are \$25 for the year, per family.
- **Non-Residents** – must provide proof of rabies vaccination at the time of purchasing an annual dog park pass at City Hall. Passes are \$30 for the year for non-residents.

Rates and Fees – City Code 177.01

- \$10 per dog if spayed or neutered; \$20 per dog if not spayed or neutered. Rates are discounted to \$5 and \$10, respectively, after June 30.
- Failure to license your dog before March 31 will result in a \$10 penalty.
- Impound Fees: \$75 for the first offense, \$150 for the second offense.
- If a dog is unlicensed at time of impound, there is an additional \$45 penalty for the first offense, \$75 for the second offense.



Home fires occur more in winter than in any other season. As you stay cozy and warm this winter, be fire smart!

<p>Half of all home heating fires occur in December, January and February.</p>	<p>1 in every 7 home fires and 1 in every 5 home fire deaths involves heating equipment.</p>	<p>Keep anything that can burn at least 3 feet from any heat source like fireplaces, wood stoves, radiators or space heaters.</p>
<p>Keep portable generators outside, away from windows, and as far away from your home as possible.</p>	<p>Install and test carbon monoxide alarms at least once a month.</p>	<p>Plug only 1 heat-producing appliance (like a space heater) into an electrical outlet at a time.</p>
<p>Have a qualified professional clean and inspect your chimney and vents every year.</p>	<p>Store cooled ashes in a tightly covered metal container, and keep it outside at least 10 feet from your home and any nearby buildings.</p>	



For more information on how to prevent winter fires, visit www.usfa.fema.gov/winter and www.nfpa.org/winter.

Some Tips to Keep Your Dog from Getting Lost this Winter

- Have your dog microchipped and register the chip.
- Put a collar and ID tag on your dog.
- If you let your dog outside, supervise the outside time.
- Check often that doors are closed and gates are latched.



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RECIPE

BEEF up the holiday menu

(Family Features) At this year's holiday gatherings, you can put together a show-stopping menu from the beginning of the party to the final bite with mouthwatering recipes that bring guests back for more. Incorporate beef, a versatile, beloved ingredient that can be used in appetizers, sides and main courses alike.

Consider a holiday favorite from Beef Loving Texans such as a must-have main course like classic beef Wellington. Perfect for a family get-together, this traditional dish combines tender chateaubriand roast with a homemade glaze of earthy mushrooms, red wine and Dijon mustard wrapped in a golden-brown puff pastry. Find more beef-inspired holiday dishes at BeefLovingTexans.com. ■

Classic beef Wellington

Recipe courtesy of Beef Loving Texans

Total time: 1 hour, 30 minutes

Servings: 4

- 1 teaspoon olive oil, divided
- 1/2 teaspoon salt
- 1/2 teaspoon pepper, divided
- 1 chateaubriand tenderloin roast
- 8 ounces mushrooms
- 1 large shallot
- 2 tablespoons dry red wine
- 2 tablespoons Dijon mustard
- 1/2 teaspoon dried thyme leaves
- flour
- 1 sheet puff pastry

DIRECTIONS

- In large nonstick skillet over medium-high heat, heat 1/2 teaspoon oil until hot. Combine salt and 1/4 teaspoon pepper. Press evenly onto all surfaces of roast. Place roast in skillet; brown evenly. Remove roast from skillet.
- Heat oven to 425 F.

- In food processor, pulse mushrooms and shallot about 10 times until finely chopped. Do not overprocess.
- Place same skillet used for roast over medium-high heat and heat remaining oil until hot. Add mushrooms and shallot; cook 4-6 minutes until tender and all liquid is evaporated, stirring often. Add wine; cook 2-3 minutes until all liquid is evaporated. Stir in mustard, thyme and remaining pepper. Cook 2-3 minutes. Remove from skillet to medium bowl; cool.
- Line rimmed baking sheet with aluminum foil and place in oven. On lightly floured cutting board, unfold pastry dough. Roll pastry out to 12-by-9-inch rectangle; lay dough with shortest edge toward you. Spread mushroom mixture onto pastry dough, leaving 1/2-inch border around edges. Place roast in center of mushrooms. Fold



pastry dough neatly around roast, stretching dough if necessary. Cut off excess pastry dough; press to seal overlapping edges.

- Remove baking sheet from oven and dust lightly with flour. Place pastry-wrapped roast, seam-side down, on baking sheet. Cut four 2-inch vents in top of pastry.
- Bake 35-50 minutes, or until golden brown and instant-read thermometer inserted into center of roast registers 135 F for medium-rare or 150 F for medium. Transfer roast to carving board. Let stand 10 minutes. Temperature will rise about 10 F to reach 145 F for medium-rare or 160 F for medium.
- Carve into slices and serve.



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MEET Isabel Schminke

Enjoying the personalities of fifth graders



Isabel Schminke applied to teach in Norwalk after hearing positive comments about the school district and community.

After growing up in Marion, Isabel Schminke attended Iowa State University. While completing practicums in central Iowa, she heard a lot of good things about the Norwalk schools and community, prompting her to apply for a teaching position in the Norwalk Community School District. She now teaches fifth grade at Lakewood Elementary School.

“Everyone is super helpful and open. They made me feel right at home on day one. I was able to be myself and feel comfortable and confident in my teaching abilities,” she says.

Schminke says she enjoys teaching students at the fifth-grade level because they are “super caring and understanding” and know how to hold a great conversation. Schminke likes how eager her students are to be leaders. Her students are currently exploring leadership around the school, in the classroom, and in extracurricular activities.

“I love teaching fifth graders. They are absolutely hilarious, and it is something new and exciting every day,” she says.

One unique activity Schminke’s students participate in is Bench Buddies. Every student has a buddy they can go to to ask questions. This includes a bench in her classroom where students can sit with their buddy and clarify what is expected of them. Schminke’s students also enjoy playing silent ball and earning class-wide “Schminke bucks” for good behavior.

“As an educator, I get to see rewards every single day, which makes the job so special. I love seeing students get that light bulb moment or accomplish something they have worked super hard on. Some challenges I have faced have been making sure to be consistent and take time for yourself at the end of the day,” Schminke says.

This school year, Schminke is not only looking forward to watching her students grow but also attending some fun field trips. In her free time, she likes to stay active. This includes going on walks, playing golf, coaching volleyball and singing. Schminke also likes to spend time with her family and friends. ■

Q: Is nutrition important for progress?

A: For quality results and progress, nutrition plays a huge part. You hear it all the time, but it is true when people say, “We need to be fueling our bodies correctly in order to see the best results possible.” Everyone has a basal metabolic rate, a minimum of calories needed by your body to function. Every person should be at least eating more calories than that amount. If you are not meeting those calorie needs, your body is going to start storing everything because it does not know when its next meal is going to be. This is going to sound weird, but the more muscle you have, the more you are going to have to eat to maintain it. Muscle burns more calories than fat. So, if your goal is to gain muscle, you are going to have to increase your intake, especially with lean proteins and clean carbs. If you are wanting to lose weight, you still need to eat more than your basal metabolic weight. If you don’t, your body is just going to hold on to everything, and your muscle will start to decrease. You need to be aware of what you are putting in your body. Try it for a month and see how much progress you can make. ■



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

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FAITH

By Rob Jones

SLEEP in heavenly 'peas'

You've probably heard about the little boy in Sunday School who said he didn't really like Christmas. His class had just finished singing the carol "Silent Night." It wasn't the first time he had sung that song, and, every time he did, it literally left a bad taste in his mouth. So when his class sang it this time he asked the teacher why Jesus would ever want to sleep in heavenly "peas" because that just sounded terrible to him!



Of course, the teacher straightened him out, and, from then on, he loved Christmas because it has absolutely nothing to do with peas!

Christmas does, however, have a lot to do with peace. For as long as Christmas has been around, it's been associated with the concept of peace on earth. The root of this concept comes from the Christmas story itself found in Luke 2, where the angel said to the shepherds on the night of Jesus' birth, "Glory to God in the highest heaven, and peace on earth to people he favors!" (Luke 2:14). Familiar Christmas Carols based on this verse have been written, one of the most famous being, "I Heard the Bells on Christmas Day." The lyrics of this carol include the following: "In despair I bowed my head, there is no peace on earth I said. For hate is strong and mocks the song of peace on earth, good will to men. But the bells are ringing, peace on earth, like a choir singing, peace on earth. Does anybody hear them?"

The writer of the carol expressed the sentiment felt by a lot of people this Christmas. People are musing to themselves, "Just look around. It may be Christmas but there's hardly peace on earth and good will toward men. Can't you see the fighting? The suffering? The pain and despair? The loneliness? The brokenness? The hopelessness?"

So what does "peace on earth to people he (God) favors" mean? I believe it has a two-fold meaning. First, it's a promise of peace to those who seek to please God. Real peace comes to those who set the course of their lives to live in a way that pleases God. The angel's statement to the shepherds wasn't a blanket promise of peace to everyone. Ecclesiastes 2:26 says, "To the one who pleases him, God gives wisdom, knowledge and happiness." Pleasing God begins when we come to God His way, not ours. We must humble ourselves and place our faith in His Son, Jesus Christ, who loves us and died on the cross for our sin. The free gift of salvation and eternal life from God to everyone comes only by faith. Faith pleases God. Faith results in peace.

Second, the angel's promise is a promise of peace when life is peaceful. Because Christ came into the world and lived a sinless life and died on the cross for your sins and mine, when we enjoy a personal relationship with Him by faith, he grants us a peace that not only brings us close to God, but also a peace that we can experience even when our life is anything but peaceful. The Bible says, "Instead of worrying, pray... And the peace of God will guard your heart and mind in Christ Jesus" (Philippians 4:6-7).

So how do you spell peace? Easy: J-E-S-U-S. The author of the carol went on to say, "Do you hear the bells ringing? Open up your heart and hear them. Peace on earth, good will to men." ■

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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2022 year-end tax tips

1. Defer income to next year

Consider opportunities to defer income to 2023, particularly if you think you may be in a lower tax bracket then. For example, you may be able to defer a year-end bonus or delay the collection of business debts, rents, and payments for services.



2. Accelerate deductions

Look for opportunities to accelerate deductions into the current tax year. If you itemize deductions, making payments for deductible expenses such as medical expenses, qualifying interest, and state taxes before the end of the year (instead of paying them in early 2023) could make a difference on your 2022 return.

3. Make deductible charitable contributions

If you itemize deductions on your federal income tax return, you can generally deduct charitable contributions, but the deduction is limited to 50% (currently increased to 60% for cash contributions to public charities), 30%, or 20% of your adjusted gross income (AGI), depending on the type of property you give and the type of organization to which you contribute. (Excess amounts can be carried over for up to five years.)

4. Save more for retirement

Deductible contributions to a traditional IRA and pre-tax contributions to an employer-sponsored retirement plan such as a 401(k) can reduce your 2022 taxable income. For 2022, you can contribute up to \$20,500 to a 401(k) plan (\$27,000 if you're age 50 or older) and up to \$6,000 to IRAs (\$7,000 if you're age 50 or older). The window to make 2022 contributions to an employer plan generally closes at the end of the year, while you have until April 18, 2023, to make 2022 IRA contributions.

5. Weigh year-end investment moves

You shouldn't let tax considerations drive your investment decisions. However, it's worth considering the tax implications of any year-end investment moves that you make. For example, if you have realized net capital gains from selling securities at a profit, you might avoid being taxed on some or all of those gains by selling losing positions. Any losses over and above the amount of your gains can be used to offset up to \$3,000 of ordinary income (\$1,500 if your filing status is married filing separately) or carried forward to reduce your taxes in future years. ■

For more information, contact Charles M. Ochanpau, CFP®, Trust and Investment Officer with City State Bank Trust & Investments. 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.

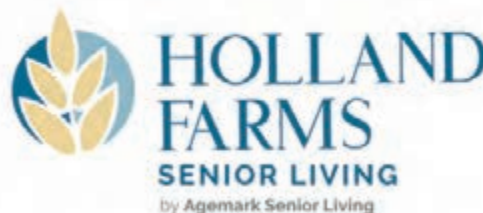


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HOW TO prevent bad breath

Bad breath can be embarrassing and, in some cases, cause anxiety. In other cases, a person may not notice they suffer from bad breath, but others around them do. It's no wonder the stores are overflowing with gum, mints and mouthwash marketed to treat bad breath. However, gum and mints are only temporary solutions to the problem and do not treat the cause of bad breath.

Most bad breath is caused by bacteria that occurs naturally in your mouth. The mouth is a hot, humid environment — the perfect breeding ground for bacteria. When you consume food or drinks, remnants get caught in your teeth, gums and tongue. Bacteria will grow on these remnants and begin breaking them down. This process leads to tooth decay, gingivitis and, of course, bad breath. This is the primary cause of run-of-the-mill bad breath and can be treated with improved oral hygiene practices: brushing two minutes twice a day, flossing daily, and don't forget to brush or scrape your tongue. The top of your tongue is covered in tiny bumps that harbor a ton of stinky bacteria. If you struggle with bad breath, try purchasing a tongue scraper and using it daily. This is a step many people are missing.

Specific foods, tobacco use, dry mouth, tonsil stones, and post-nasal drip can also contribute to malodor. If you commit to the oral hygiene practices above every day and still struggle with bad breath, speak to your dentist or doctor about potential underlying problems. ■

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



NORWALK Easter Public Library news

Norwalk Library Foundation needs your help to earn \$5,000 with a matching gift.

A very generous anonymous donor has issued a challenge to the Norwalk Easter Public Library Foundation: raise \$5,000 by the end of 2022, and they will match that \$5,000. Every cent the NEPL Foundation makes goes to direct support of the library's programs and services like the Summer Reading Program and other literacy initiatives.

Please help by donating what you can using Venmo, mailing a check made out to NEPL Foundation, or donating when you visit the library for one of the great holiday programs. Your donation is tax deductible. The library's mailing address is 1051 North Ave., Norwalk, IA 50211.

• **Holiday Wrapping Center.** Saturdays, Dec. 10 and 17 from 10 a.m. to 2 p.m. Need a space to wrap your holiday gifts? Or need a private spot to wrap so your family can't sneak a peek at their gifts? Bring your gifts to the Norwalk Easter Public Library, and we will provide the wrapping paper, tape, scissors and table space. All wrapping supplies are complimentary with a freewill donation to the Norwalk Easter Public Library Foundation. We will also provide coffee, hot chocolate and cookies to fuel your wrapping fun.

• **Caturday at the Library.** Saturday, Dec. 10 from 10 a.m. to noon. Visit with adoptable cats and kittens at the library. On-site adoptions are not available, but enjoy a meet and greet session with kitties needing homes. Whiskers TNR volunteers will answer your questions about adoptions, fostering, volunteering and the TNR (Trap-Neuter-Return) program. Participate in a special holiday cat-themed scavenger hunt in the library from Caturday until the end of the month.

• **Crafting with Craft Bevvies.** Tuesday, Dec. 13 from 5:30-7 p.m. at El Maya Mexican Restaurant. Norwalk Easter Public Library staff invite you to join them for a relaxing evening of coloring or sticker-by-number pictures while you enjoy an adult or non-alcoholic beverage from the bar (you can also order your dinner) at El Maya at 2351 Sunset Drive, No. 105 in Norwalk. All supplies are provided; you purchase your own beverage/meal if you want one. Feel free to bring a friend. The event is free. No registration is required at this drop-in event.

• **Winter Break Activities.** The library will be closed Dec. 23-26 for the Christmas holiday but will offer plenty of activities during Winter Break in addition to our usual storytimes and Teen Takeover. Check our online calendar for the full schedule.

• **Winter Break Afternoon Movies: 1990s Edition.** "Newsies" - Tuesday, Dec. 27 at 1:30 p.m. "Matilda" - Wednesday, Dec. 28 at 1:30 p.m. "Teenage Mutant Ninja Turtles" - Thursday, Dec. 29 at 1:30 p.m. In our throwback movie series, we'll show some of our 1990s favorites on our big screen. Hang out, watch a movie, and have some free popcorn. All ages are welcome.

• **Laser Tag in the Library.** Friday, Dec. 30 from 6-10 p.m. Free Laser Tag at the Library is back, and this time it is for all ages. Sign up for a time slot to compete against your peers in this special after-hours library event. Each hour will be dedicated to a specific age group. Check the library's online calendar or call 515-981-0217 for details.

• **Noon Year's Eve.** Saturday, Dec. 31 from 10:30 a.m. to 12:30 p.m. Ring in the New Year without staying up late! Celebrate with dancing, crafts and kids' activities at this free family event. At noon, we'll gather to count down to the "Noon Year" together. The event is free. No registration is required. ■

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HEAR for the holidays

The winter holidays provide opportunities for friends and families to gather and celebrate. For loved ones with hearing loss, these special occasions can be overwhelming. Difficulty communicating can cause frustration for individuals with and without hearing loss. Below is a list of simple strategies to improve communication among loved ones this holiday season.



Gain attention

Gain an individual's attention before speaking. For example, say his or her name, or tap the listener's shoulder and obtain eye contact. Inform this individual of the topic of conversation.

Maintain eye contact

Face an individual while speaking. Facial expressions and body language add important

information to a conversation. Maintain a reasonable distance of three to five feet during a conversation.

Improve visibility

Ensure the area is well lit. While speaking, prevent objects from blocking view of your face.

Speak naturally

Speak clearly without shouting or exaggerating facial expressions. Shouting can distort speech, and exaggerating facial expressions can be distracting. Pause briefly between sentences and check for understanding before continuing a conversation.

Rephrase rather than repeat

When an individual does not initially understand a message, he or she will likely not understand the same message when repeated. Therefore, rephrase the message. For example, "I am going to the grocery store," then, "I am going to the supermarket."

Decrease background noise

Individuals with hearing loss experience the most difficulty hearing in noisy environments. Converse with these individuals in less crowded areas. Reduce the volume of the television and music.

Assign seating

Individuals with hearing loss should sit at a location where they face away from sources of noise.

When loved ones experience difficulty hearing, schedule an appointment for a comprehensive hearing evaluation with an audiologist. Results of this evaluation determine potential solutions for hearing loss and guide plans for treatment. Successful treatment improves communication for both individuals with hearing loss and their loved ones. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.iowaHearingCenter.com.



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HEALTH

Dr. Cord Linville

DRY eye season

Winter months are the most common for experiencing dry eye symptoms. Many people experience dry, uncomfortable eyes at some point due to wind, allergies or extended use of computers. However, in some people, this is a chronic condition. Less moisture in the air during the winter can cause worsening symptoms. Symptoms of dry eye include: blurry vision, stinging, red eyes, itching, sensitivity to light and feeling that something is in the eye.

Dry eye can be caused by a decrease in production of tears from the lacrimal gland or, more commonly, from meibomian gland dysfunction which causes tears to evaporate faster.

Treatment for dry eye during the winter months includes: having a humidifier in the bedroom, using artificial tears four times a day and a gel at bedtime, using warm compresses (hold a warm wash cloth over the eyes every morning for a couple minutes), wearing glasses instead of contact lenses, and following the 20/20/20 rule (during screen time, every 20 minutes take a 20-second break to look 20 feet away).

If you suffer from dry eyes that do not improve with artificial tears, schedule a dry eye examination to determine the next best approach. ■

Information provided by Dr. Cord Linville, Family Eye Health Center, 6004 S.W. Ninth St., Des Moines, 515-287-0820, www.fehcenter.com.



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HEALTH

By Ashley Powell

CBD and THC: best buds

CBD (Cannabidiol) and THC (tetrahydrocannabinol) are often mistaken for one another, and many curious parties question the differences. While they both have the exact same molecular structure, each cannabinoids' atoms are arranged differently, which contributes to their differing effects. We all have an endocannabinoid system within us that regulates our body's state of being, and that system has CB1 and CB2 receptors that are activated when cannabis is ingested. THC binds much more powerfully to CB1 receptors than CBD, which is why so many CBD products contain trace amounts of THC — not enough to get you high, but to help it bind more effectively and produce better results.

However, if you're seeking the psychoactive benefits of THC, try a product that combines both in either a 1:1 or 2:1 ratio (CBD:THC). The CBD in these products can help reduce the negative effects of THC such as paranoia and drowsiness. Overdosing on THC is caused when the endocannabinoid system is overstimulated. THC will flood the area of the brain that controls fear and emotional responses.

How can psychoactive amounts of THC be legal? THC can be derived from hemp instead of marijuana, and the effect is the same. It is allowed if the dry weight of THC is 0.3% or less of the total product weight, so producers increase the overall product mass to get to those desired levels. ■

Information provided by Ashley Powell, CBD American Shaman, 800 S. 50th St., #106, West Des Moines, 515-380-5251 and 3418 Eighth St. S.W., #3, Altoona, 515-967-4036. References: <https://www.healthline.com/health/does-cbd-get-you-high>



HEALTH

By Andrea Gustafson

NAVIGATING family and the holidays

The holidays can bring a lot of joy but can also come with a lot of stress. Schedules get busy, to-do lists get long, and family gatherings are inevitable. Despite often loving our families, spending more time with them than normal can be challenging. Rather than suffering through and being stressed, here are some tips on navigating the holidays with family.



• **Communicate** – Talk to the people you are spending time with about your concerns/expectations for the get-together and what you are willing to do and not do. Be direct and clear.

• **Set boundaries** – “No” is a complete sentence. We all have limits to how much we can fit into the schedule, and, when it’s full, it’s full. Set boundaries around what you are physically and mentally able to commit to and don’t go past that.

• **Self care** – There is no getting around this time of year being more stressful than normal. Make sure you are taking time to do the things needed for yourself. This can be as simple as making sure you are eating and getting enough sleep. But it’s important keep it up this time of year. ■

Information provided by Andrea Gustafson, LISW, JMG Therapy and Counseling Services, associated with SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, andrea@jmgtherapy.com, 515-777-1209.

HEALTH

By Dr. Jesse Stumbaugh

HOW CAN chiropractic care help a child who is not ‘sick’?

Chiropractors have been providing safe and effective care for children for more than 103 years. A 1992 survey showed common conditions for which children visit a chiropractor are: earaches, neck pain, headache, low back pain, scoliosis, allergies, asthma, enuresis, thoracic pain, ADD and ADHD, colic, torticollis, insomnia, growing pains and persistent crying in infants.



Chiropractors do not treat diseases; they help to correct spinal misalignments that can cause health problems. Through regular adjustments, counseling on proper nutrition, exercise and posture, the chiropractor can help you raise a child who is functionally sound.

The number one “illness” in children is accidents. You may not realize it, but youngsters take numerous tumbles — learning to ride a bike or even just jumping and running around. If your child takes part in athletic activities, the “sack” of a quarterback could twist a young spine and pitching a ball can throw a vertebra out of alignment. These underlying injuries, if left uncorrected, can cause serious problems.

Doctors of chiropractic can help improve performance by helping the body to function at its optimum level, naturally, and without drugs. ■

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

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LEGAL

By James S. Dougherty

LEARN about 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 that hiring a real estate agent is money well spent, others feel that the added effort and responsibilities of a FSBO are well worth the savings achieved. An FSBO can lead to huge savings considering the average agent’s commission can be 6% of the sale price. At a \$250,000 price, a 6% 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 multiple listings. 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.

YOUNGEST Tuggle charts path

Four brothers raised in Norwalk.

Josh Tuggle's parents moved to Norwalk many years ago and subsequently raised four boys in the community.

Josh is the youngest, while Nathan is the oldest, followed by Ryan and Matthew.

"Growing up in Norwalk was awesome," Josh Tuggle says.

Like his older brothers, he was involved throughout his childhood, particularly with sports. While he played numerous ones, soccer was the focus.

"We were kind of known as the Tuggle brothers being very soccer influenced," he says.

Aside from his busy school and sports schedule, Tuggle also worked part-time at Fareway throughout high school — just like his brother, Matthew.

Tuggle graduated in 2011, after which he went to Iowa State University, where he studied construction engineering. There, he formed a close-knit friend group that still to this day calls themselves "Dragon Thunder." It's a name they came up with for one of their intramural sports teams — which Tuggle often participated in.

Tuggle was involved in numerous other organizations at Iowa State, but one of his favorites was the ISU Associated General

Contractors Student Chapter.

Through it, he did much volunteer work and community service, like helping build a new picnic shelter in Ames and installing a ramp at the home of someone who used a wheelchair.

The organization also enabled him to travel to places like Johnson City, Tennessee, where Tuggle helped build new homes for people affected by flooding. He went on five trips in total with AGC — memories he says will forever stay with him.

After graduating from Iowa State in 2016 with a degree in construction engineering, he started working at Mortensen, a large construction company. He took a role on the company's newly formed solar team and began traveling around the country as a project engineer. Tuggle's job took him to places like Los Angeles, southern Georgia and west Texas.

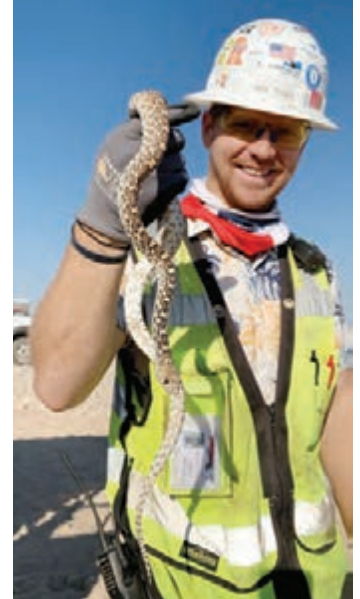
Today, Tuggle still works with Mortensen but is now based in Minneapolis and works more on the design side of projects.

He also gets back to his hometown often, as his mom still lives in his childhood home, and his brother, Nathan, lives in town with his family. His father passed away a few years ago.



Josh Tuggle married his wife, Mariah, in September 2022. They met at Iowa State.

"We make it a point to come back for pretty much every holiday," he says. "I'm a very family-based person." ■



As a construction engineer, Josh Tuggle has crossed paths with many people — and an occasional critter.

"He's given me the I can back"

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SOMETIMES it is best to NOT follow traditions

There are many traditions based on seasons of the year. Eating turkey on Thanksgiving Day and decorating your house with stringed lighting at Christmas are popular traditions, as well as the annual tradition of putting homes on the market to sell in May.

The reason this tradition is so popular is because that is when buyers are out in full force. Spring is in the air, and many families plan their moves to occur during the summer months when school is out. Just like investing, though, it isn't always good to follow the crowd.

Inventory levels of homes for sale increase dramatically in April and May, and that means more competition. With all this competition, you need to do something to make your house stand out to attract buyers, and that usually means having a lower price.

It is important to understand that homes are purchased every month of the year. People must move for a variety of reasons, like relocations, for example. Many companies are still hiring throughout the holidays, and they need their new employees to start as soon as possible. Inventory levels of homes for sale are at their lowest during the months from November to March, and this can be described as the sweet spot for sellers. Buyers shopping for a home during the holidays are serious and



are ready to buy now. Add that to the lack of homes to choose from, and your home can become more valuable.

You may think that it will be too inconvenient to have your home on the market during the holidays, and you don't want showings to interfere with holiday events. In most real estate markets, including the Des Moines metro, Realtors have the ability to restrict showings for blocks of times when a seller wouldn't want someone showing their home. The blocked-out periods of time are not available to an agent scheduling a showing for buyers.

Another advantage to having your home on the market during the holidays is that it shows so well. Just think of how much better your home could look to a buyer when it is all decked out for the holidays. Remember the movie "Funny Farm" with Chevy Chase? He and his wife were selling their acreage during the holidays, and they took full advantage of Christmas to create irresistible charm in the home and the community.

If you have a reason to move, go ahead and get your home on the market now. Don't wait until spring. If it just won't work to market your home during the holidays, put it on the market right away in January. That will work great, too. ■

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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INSURE your home-based business

A home-based business may not be covered under your home insurance policy. More than half of American businesses are home-based, according to the U.S. Small Business Administration. But setting up headquarters in your home doesn't mean your homeowner's insurance will adequately protect your operation.

"A typical homeowner's policy provides about \$2,500 of coverage," says Loretta Worters, vice president of communications for the Insurance Information Institute. That usually will cover equipment — but it won't offer liability protection or cover you for lost data or income.

Do your research to protect yourself and your home business. That includes having the right type and amount of insurance coverage.



Option 1: Homeowners policy with business property increased limit

Most homeowner's policies will cover some business personal property such as a desk or merchandise held as samples up to a set limit. This coverage is intended for business use while the property is on the residence premises. You can add an endorsement to your homeowner's policy to increase coverage on business use while a property is on the residence premises. You can add an endorsement to your homeowner's policy to increase coverage on business personal property and liability for protection in the event someone — say a delivery person — is injured on the property.

You might consider this option if you:

- Only plan to have less than your policy's limit worth of business property kept at your home-based business location.
- Don't invite customers to your home-based business location.
- Only have a small amount of personal property intended for business use outside your home.

Option 2: Business insurance policy

While your homeowner's insurance policy comes with liability protection for incidents that happen inside your home, this coverage does not extend to home-based business-related activities. For example, if a customer comes to your home to exchange payments for goods or services and suffers an injury, they may not be covered. This coverage gap can easily be fixed with a business insurance policy, which also provides loss of income coverage.

You might consider this option if you:

- Offer services in your home, such as tax preparation or hair services, which may require additional specialized liability coverage.
- Plan to have more business property kept at your home-based business location than your policy limit.
- Rely on the income from your business to support your household. ■

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



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MOVING on

As I write this, our chamber office is busy preparing for new opportunities. We have a new intern, Haley Cooper, from the Norwalk High School, training on our office systems and learning about graphic design and marketing. Sarah Gunsaulus, who has been working for us since April, is busy organizing our Annual Awards and Tree Lighting events. I have been busy managing our newest project — a new office space.

The office next to us (suite 4) that used to be the Cash N Go has doubled our current space and is being renovated into a new professional space for our growing chamber. Several businesses have stepped up and made our renovations easier by donating items and bringing their talent to the table. We want to give a big thank you to Eggers Bilt Homes, our landlord, who has helped manage and guide the construction process. They have updated lighting, plumbing and HVAC for the new space. Eric Simon from SHYFT Collective is also a NACC board director and has helped get a fresh coat of paint on the walls and managed carpet installers and new flooring with Chris and Dana at Flooring America. Flooring America has donated stylish new commercial carpet tiles that will make



the new space look amazing. Thank you to these partners in this process. We appreciate your support. We hope to have this space ready to tour soon and celebrate with a ribbon cutting. Keep up to date on upcoming events on our Facebook page (NorwalkChamberIowa).

Another big change is I have been offered a new position as the director of Marketing and Business Development at Warren County Economic Development working alongside Executive Director Rachel Gocken.

I have been at the chamber for six years, and my favorite part has been getting to know all of our amazing members that contribute to this thriving community. I cannot thank everyone enough for giving me this opportunity to serve the Norwalk area. I am grateful and look forward to serving you more on a county level in my new role. My hope is that a new director will bring fresh energy and ideas to lead our community on the next leg of our journey. I will work alongside the new director to train them and help them feel welcome and supported. If you know anyone interested in this position, please contact the chamber office. I'm not saying goodbye, but see you around soon! ■

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

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OUT & ABOUT



Lucinda and John Sperry at the pop up social at Iowa Distilling on Nov. 11 honoring her last day with the chamber.



DT Magee and Lucinda Sperry at the pop up social at Iowa Distilling on Nov. 11 honoring her last day with the chamber.



Amanda Reid-Raper and Benjamin Pearson at the pop up social at Iowa Distilling on Nov. 11 honoring Lucinda Sperry, retiring chamber director, on her last day with the chamber.



Stan Gustafson, Betty Gustafson, Alayne Pieper and Jacque Mahoney at the pop up social at Iowa Distilling on Nov. 11 honoring Lucinda Sperry, retiring chamber director, on her last day with the chamber.



Kyle Doyle and Lucinda Sperry at the pop up social at Iowa Distilling on Nov. 11 honoring her last day with the chamber.



Tim Stephany and Mary Kennedy at the pop up social at Iowa Distilling on Nov. 11 honoring Lucinda Sperry, retiring chamber director, on her last day with the chamber.



Brianna Busch, Select Therapy, wishes you a Happy New Year!



Dawn Kernan, Edward Jones/Jason Siemens, wishes you a Happy New Year!



Josie Coates, City State Bank, wishes you a Happy New Year!



Angel Brown and Michelle Brewton, Jones Family Dental, wish you a Happy New Year!



Yeti Goodhue, Lane Insurance, wishes you a Happy New Year!



Graciela Almaguer, Accounting & Tax Solutions LLC, wishes you a Happy New Year!



Steph Bintner and Nikki Huetter, BellFlower, wish you a Happy New Year!



Jordan Johnson, Little Children's Boutique, wishes you a Happy New Year!

OUT & ABOUT

FIRST Anniversary

BellFlower celebrated its first anniversary on Oct. 27.



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