

NORWALK

FEBRUARY 2022

*Living*

# Budding *Romance*

Couples share how their  
relationships bloomed

**Meet Elaine Menke**

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**Cuban chicken with salsa fresca**

RECIPE

**Underhill finds identity in music and hula**

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WELCOME

## COURTSHIP communication

I have not been on the dating scene for more than 27 years, and I met my wife at work, so keep those facts in mind as I touch on the subject of how romantic relationships start in today's world.

Like many things in life, courtship processes have changed, but the message is the same. From passing handwritten letters to making phone calls to sending text messages to posting on social media, the way we communicate with those we hope to love has certainly evolved. Some would say for the better. Some would say for the worse. Regardless, the methods are here to stay... at least for a year or two until a new communication method evolves.

Today, many relationships start with online dating sites. That was considered by many to be weird just a decade or so ago. After all, how could someone possibly start dating someone over a computer screen? My single friends tell me it works incredibly well, regardless of age. I have a feeling that a handwritten letter might still work as well — or, heaven forbid, face-to-face communication!

In this month's feature story, we touch on the subject of dating and relationships and how it all began for some local residents. Whether you are single or in a relationship, you will surely be entertained when learning about how some in the community are managing — or have managed — courtship communication.

Thanks for reading. ■



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



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## FEATURE

Gary and Kay Gesaman met when their small high schools merged. Their relationship withstood time apart in an era when lack of transportation and difficulty communicating limited their time together.

# Budding Romance

Couples share how their relationships bloomed

**By Rachel Harrington**

Chaperoned dates. Internet introductions. Holding hands in the movie theater. Long walks along the shore. Dinners for two — at a burger joint or by candlelight. Rollercoaster rides. Snowball fights. Card games or video games. While the way couples spend time together has changed over the years, one similarity remains: Whatever the path romance takes, it is the special moments along the way that nurture a budding romance into a blooming relationship.



## Childhood friends grow close

Janie and Dustin Borrer were high school sweethearts. They started out as friends when they were in middle school. They attended the same youth group, and they ran in the same friend circles.

"It was a 'his friends dated my friends' kind of thing," says Janie. In high school, they began dating each other.

"Dustin was pretty traditional," remembers Janie. "For example, he would pick me up and drive to wherever we were going, and he bought and paid for outings. Dustin asked me if he could kiss me before he did the first time.... and he met my parents."

Janie adds, they went to a lot of movies — "and I mean lots — and we often went out to eat. I remember that one week we saw *Moulin Rouge* three times because there was nothing else to do."

They communicated on instant messenger often.

"I saved all my messages from him," Janie says. "We did some note writing, but not much. I remember that, on one of our dates, we were going to McDonald's, and he picked me up around 2 p.m. I feel like I was always waiting for him to pick me up, and I don't think that's a thing these days."

Comparing her dating/courtship experience with her parents, Janie says her own was more digital.

During their high school years, Dustin and Janie spent a lot of family holidays together. Janie shares, when Dustin met her uncle — a colonel in the Army — she warned that he and the rest of her family would give him a hard time because of the earring he wore.

"Perhaps it was because we lived in a smaller town like Norwalk, but we knew everything about each other," she shares. "There were definitely no 'skeletons in the closet' for either of us. We literally knew everything about each other. In the beginning of our dating relationship, we did have the conversation that we would exclusively date. We would not see other people."

"My traditional approach to courting was definitely from how my parents raised me," says Dustin. "They used to always have me hold the door for my sisters and my mom. I remember my dad always telling me when dropping someone off that it's important to wait until



Janie and Dustin Borrer have known each other since middle school and spent many family holidays together in high school.

they were inside, just in case they couldn't get in."

Dustin and Janie graduated high school in 2003. They took a break from dating each other during college. Once they got back together, they spent a lot of time in Iowa City going to Hawkeye games. They also went on vacations together.

"Dustin asked my dad — before asking me — if he could marry me," she recalls. "We both had professional careers before we got married. His proposal was a surprise, and I didn't know it was coming. He made it special and drew up the ring design in a 3D CAD system to be just the way he wanted it to look."

The couple now shares life together with their two children.

## An online meeting

Connie and Joe Medina have been a happily wedded couple for seven years. They met in a bit of a less conventional manner on an online dating site, eHarmony. Connie comments that eHarmony seemed to cater to both long-term relationship seekers and to those just wanting friends. Joe adds that he joined because it seemed a good place to find something casual and not just serious.

"The day Connie said 'Hi' to me on eHarmony, I had decided to get off the system," says Joe. "However, I was intrigued because that was all her message said. My friend said that I should text her back, so I did."

Joe says he and Connie met and went on a date.

"She called me and asked to meet a different day. I found out later that was a test to see if I was flexible," he states. "On our date, I said I wasn't interested in a long-term relationship or marriage. I had 'been there, done that.' She had the same feelings. However, three weeks to the day from when we went on our first date, I asked her to marry me."

Joe says he just knew she was "the one" and that he felt she understood him.

Both Joe and Connie had been in previous marriages that lasted more than 20 years, and they'd each raised four children.

"The first marriages for both of us began due to teen pregnancy," shares Connie. "Our former spouses were high school romances. The partnership that Joe and I have is so much more than what we each had before."

"In my first marriage, I was the only one making decisions," Joe shares. "With Connie, we are very complementary. We make decisions together. It's a total 180-degree difference from what I had before."

Both say their experiences are very different from their parents'.

"My parents had arranged marriages," Joe says. "It's just something that was done in our little Colorado town. I can't imagine doing that and not knowing the person first or if I even liked her."

Connie says she thinks her parents dated a little in college, but she doesn't remember many details about that time, and she doesn't think they dated very long.

Joe and Connie share they met on Jan. 4 and went on their first date on Jan. 12.

"I moved in with him in March, and we were married on July 4," remarks Connie. "For us, we felt we were right on the edge of the online dating game. Compared to kids today, it seems no different. Online dating seems to be the only thing people do anymore."

During their courtship and engagement, the couple says they went everywhere together when they weren't working.

"Connie was a gallery manager for an art gallery. I remember going to an event at the gallery," says Joe. "We also went thrift shopping, out to dinner, to movies, and took a trip to Aspen, Colorado, to visit my son. I like to say I never knew I had a Connie-shaped hole



Joe and Connie Medina found they had a lot in common. Both had been married previously to their high school sweethearts.

in my heart until I met her, and she says she never knew she had a Joe-shaped hole until she met me."

## Schools and hearts combined

Gary and Kay Gesaman both grew up in northwestern Iowa small towns.

"I lived in a small town with about 50 people in it. She lived on a farm," says Gary. "She went to school in Hornick, and I went to school in Holly Springs. Both schools were very small, about 100 kids total. When we were juniors, the two schools combined. We then had 15 kids in our class."

"Our first date was also my first date with anyone," remembers Kay. "It was at the end of our junior year. Gary approached me and said he knew someone who wanted to ask me to prom. When I asked who that was, he said, 'Me.' He invited me to the prom. I was amazed because I wasn't popular and especially since he was so well liked. He'd been elected for many of our class favorite categories, and I for only a couple by all the juniors and seniors. I like to say Gary brought me out of my shell and made my life so much better."

They continued to date the rest of their two years in high school.

"We did everything together," remarks Kay. "We were both really into music, and we both did speech work together. When we weren't doing school stuff, we sometimes went to the movies. At that time, it was always the guy who picked the place and paid for the meal, held doors open, and drove to go on the date."



Gary and Kay Gesaman will celebrate 63 years of marriage in August.

Soon after graduating high school in 1957, Gary's mother, who raised him alone due to his father's death in an accident when Gary was young, took a teaching job in Orange City.

"I thought my life was over," shares Kay. "That separated us. We went to different colleges. Gary went to South Dakota University, and I went to Morningside. He'd often hitchhike down to see me."

Gary adds, not many people had vehicles in college, so hitchhiking was what he had to do.

"Communication was also a lot harder," he shares. "Just to make a call, you needed a lot of coins — and it was expensive."

Kay says he wrote her a letter every day in college. When Gary came to visit her, she lived in the dorm, and it was a rule that she had to be "in" by 9 p.m., and a guy could never come up to a girl's room. On Friday and Saturday nights, they could stay out until midnight. They enjoyed going to a local big dance band place together during that time.

The couple were married between their sophomore and junior years in college.

"That was a time when you didn't live together without being married," says Kay. "That pushed us to thinking we needed to get married. These days, people move in together to see if it will work. I almost think that's better."

Gary and Kay will celebrate 63 years of marriage in August. They say they are great friends, and these past couple of years have enjoyed making music videos and sharing them on Facebook. ■



## 4 BASIC principles of financial literacy

It is widely recognized that financial literacy impacts a person's overall economic success. In fact, studies have shown that individuals exposed to economic and financial education at an early age are more likely to exhibit positive financial behaviors when they are older (e.g., maintaining high credit scores, accumulating wealth). As a result, many states are requiring high school students to take a course in either economics or personal finance before they graduate.<sup>1</sup>



Whether you are just starting out and beginning to manage your own finances or simply want to stay on top of your current financial situation, it's important to keep these basic principles of financial literacy in mind.

**1. Create a budget and stick with it.** A budget helps you stay on track with your finances. Start by identifying your income and expenses. Next, compare the two totals to make sure you are spending less than you earn. If you find that your expenses outweigh your income, you'll need to make some adjustments.

**2. Set financial goals.** Setting goals is an important part of life, particularly when it comes to your finances. Short-term goals may include saving for a new car or building an emergency fund, while long-term goals may take more time to achieve (e.g., saving for a child's education or retirement). Over time, your personal or financial circumstances will most likely change, so you'll need to be ready to make adjustments and reprioritize your goals as needed.

**3. Manage your credit and debt.** Reducing debt is part of any healthy financial plan. Whether you have student loan debt, an auto loan, and/or a credit-card balance, you'll want to pay it down as quickly as possible. Start by tracking your balances while being mindful of interest rates and hidden fees. Try to pay off any high-interest debt first.

**4. Protect yourself.** When it comes to insurance coverage, are you adequately protected? Having the appropriate amount of insurance to help protect yourself against possible losses is an important part of any financial strategy. Your insurance needs will depend on your individual circumstances and can change over time. As a result, you'll want to make sure your coverage properly aligns with your income and family/personal circumstances.\* ■

1. 2020 Survey of the States, Council for Economic Education. For more information, please contact Charlie Ochanpaugh with City State Bank Trust & Investments at 515-981-1400. \*Insurance: Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value. 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.

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

Jan, Daughter of a Holland Farms resident

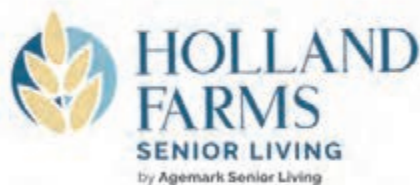


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# MEET Elaine Menke

Helping students start their journey in band

Norwalk Community School District fifth-grade band instructor Elaine Menke has been chosen as a finalist for the 2022 Iowa Teacher of the Year award. She is in her 22nd year of teaching and her fifth year teaching at Lakewood Elementary School. She was also chosen as the Norwalk Schools Teacher of the Year in the spring of 2020 before submitting paperwork to the Department of Education that answered questions about herself, her teaching background, her experiences and her thoughts on education.

"It was very humbling to be chosen as a finalist and also exciting to represent Norwalk Schools. I got to share my experiences and opportunities I have at Lakewood Elementary and why I love teaching beginning band," says Menke.

She says she enjoys seeing students get excited about playing an instrument. On Feb. 8, her students performed for family for the first time since late October at the Winter Band Concert. For the concert, students were divided into two smaller groups and performed four

songs of various styles of music.

Menke says she was looking forward to the concert not only because it was the fifth grade band students' first performance on the stage but also because the musicians have grown a lot since October and were excited to share what they have learned.

"Fifth graders grow so much in the first year, and it is so fun seeing students of all backgrounds and with different interests get started on their band journey. The best things about teaching at Norwalk is the tradition of excellent band programs at all levels and the wonderful support of our young musicians by their families and the community," Menke says.

She is currently helping students choose a solo to perform in early March. She says students can choose from a variety of songs that include new notes, rhythms and other musical concepts. Once the students have learned their songs, they will practice with the piano accompaniment part. Musicians will then have two options to perform their solo, either at the Middle School on March 5 or at Lakewood



Elaine Menke teaches band to fifth graders and is glad her students will be able to perform for others this year.

Elementary School on March 9.

"This is my favorite time of year, because I can help students more individually, and I see their confidence grow, too," Menke says. "I believe giving students early on in their band experience opportunities to perform is important to give them the confidence in many life skills — practicing, planning, goal setting and synergizing with peers. I also think it is important for students to see how music can touch so many lives — from their own families to extended family members or friends that are able to watch a livestream of a concert." ■



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Check for cancellations

### Staley's Chicken Dinner

Sunday, Feb. 27, from 10:30 a.m. to 1:30 p.m.  
St. John the Apostle parish hall in Norwalk

Enjoy a fried chicken feast.

The menu includes fried chicken, mashed potatoes and gravy, green beans, coleslaw, dinner rolls, pie, coffee and tea.

Cost is \$10 for adults and \$5 for ages 6-12. Kids under 5 eat free. A lawn mower, handmade quilt, designer cake and more will be auctioned off during the event. For more information, contact Gary and Mary Haselton at 515-321-3873 or the parish office at 515-981-4855.



### Family open gym

Every Sunday through Feb. 27, 2-4 p.m.  
Oviatt Elementary School, 713 School Ave., Norwalk

Shoot hoops or play a pick-up game with friends or family. Bring clean tennis shoes for the floor. No registration required, just show up and play. For residents of Norwalk school district only. Cost for adult is \$1 and for youth, 50 cents.

### Community Chat

Feb. 12, 9-10:30 a.m.  
Norwalk City Hall

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

### OPALS Senior Luncheon

March 4, April 1, 11:30 a.m. to 1 p.m.  
Luana Savings Bank, 9321 Market Place Drive, Norwalk

Everyone age 55 and older is welcome to this monthly lunch (held through April). Come and socialize with the Parks and Recreation staff and enjoy a potluck style lunch. Water is provided. Bring a side dish or dessert to share. Each event will have a different speaker. Speakers will be announced prior to the event. Pre-registration is required. Call 515-981-9206.

### 2022 Legislative Forum

Thursday, Feb. 24, 7:30 a.m.

Join the Chamber to hear directly from Norwalk's legislative delegation as to the issues, challenges and opportunities facing our state and its businesses and organizations. Attendees will also be encouraged to submit questions, with the program being moderated by the Chamber Board lead on Government Affairs Harry Carey, director of External Affairs, AT&T. Legislators invited include: Sen. Bob Duff (D-25th), Rep. Chris Perone (D-137th), Rep. Travis Simms (D-140th), Rep. Terrie Wood (R-141st), Rep. Lucy Dathan (D-142nd), Rep. Stephanie Thomas (D-143rd). To register, visit <https://web.norwalkchamberofcommerce.com/events?oe=true>.

### Indy Winter Vendor Fair

Feb. 19, March 19, 9 a.m. to noon  
Odd Fellows Hall, 1202 S. Jefferson Way, Indianola

This event, hosted by Whip It Good Catering, features a variety of vendors offering crafts, freezer meals, soups, baked goods, candles, fresh baked breads, gifts, clothing and much more. For more information, email [whipitgood515@gmail.com](mailto:whipitgood515@gmail.com).

### Coffee & Chat

Fridays, 10-11 a.m.  
Norwalk Easter Public Library Meeting Room

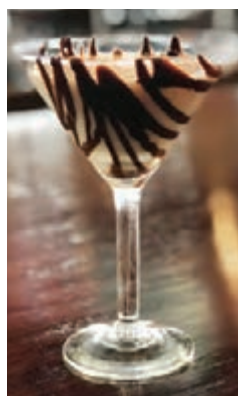
This free, drop-in event is geared for adults, but all library visitors are welcome to attend. Coffee & Chat is a safe, welcome space for members of the community to connect with others while enjoying a hot beverage. This program was designed with these visitors in mind: new Norwalk residents, a seniors social hour, new/growing Norwalk businesses, parents and caregivers, English language learners, and any individual of any age seeking connection.

A variety of beverages will be served, including coffee, hot tea, and seasonal options of hot cocoa or cider, purchased locally. Stay for a few minutes, the whole hour, or until the coffee gets cold — while supplies last. The library will also have on hand adult coloring, brain games, cards and board games, and brochures/handouts of local businesses and organizations.

### CITYVIEW Chocolate Walk

Friday, Feb. 25, 5-9 p.m.  
West Glen Town Center, 5465 Mills Civic Parkway, West Des Moines

Like chocolate? Like chocolate drinks? They you'll love this event. CITYVIEW and West Glen Town Center once again present the Chocolate Walk. For a ticket price of \$20 (\$30 at the door), attendees will receive 10 drink tickets that can be redeemed for sample cocktails at participating venues. Attendees will also be provided tickets for chocolate dessert samples at participating retail stores. Find the registration link at <https://chocolatewalk.dmcityview.com>.



**Winter Bluesfest: The Reverend Peyton's Big Damn Band**  
Friday, Feb. 11  
Marriott, 700 Grand Ave. in downtown Des Moines

Said to possess a "burly, commanding voice" and to boast "eloquent original material" with "catchy tracks that have the zing of classic pop music, only greasier." The Reverend Peyton's Big Damn Band will play at Winter Bluesfest this month. The two-time Blues Music Awards nominees are said to be "the greatest front-porch blues band in the world led by Reverend Peyton, who is considered to be the premier finger picker playing today." For more information, visit [www.cibs.org](http://www.cibs.org).





# THE 'WILD WEST' of cryptocurrency

I get asked about cryptocurrency a lot. Is it a good investment? Should I get in now? How much should I invest? I've been watching the cryptocurrency game for a long time and answering the question the same way since investors started playing: "It's like the Wild West of investing." Maybe not the untamed lawlessness of the Western territories in the mid-1800s, but more like the wildness of the DotCom era.



I know you remember it. There was a rapid rise in U.S. technology stock equity fueled by investments in Internet start-up companies. The problem is, there were no actual balance sheets. The bubble burst in 2000 when the capital began to dry up. There was a lot of money to be made and a lot of money to be lost. A few companies survived, such as Microsoft and Amazon, but it took 10 years and 16 years respectively for investors to break even.

I understand why many want to grab the cowboy boots and join in. Bitcoin has seen a 4,700% surge since 2016 (yes, 4,700%). Last year alone, there was a 60% gain. Goldman Sachs recently predicted a 50% increase over the next five years, for a return of 17% or 18%. It's

incredible. But there are a few other numbers to consider before investing in cryptocurrency. There are more than 1,500 cryptocurrencies, and a new one is coming out every week (sound like the DotCom era?). In 2018, the price of Bitcoin fell by about 65% in just one month, from Jan. 6 to Feb. 6. Cryptocurrency is known for its volatility. Cryptocurrency is still largely untamed in the U.S., though the Federal Reserve has talked about roping it in — even talks of regulation impact price.

It's still a speculative investment, so enter this "Wild West" with caution. You have to have the stomach for the swings. You want to invest money that you don't need to live out your retirement vision. If it blew away like a tumbleweed, you wouldn't be upset.

We help people build a comprehensive retirement plan that shows them in writing how their resources will get them to and through retirement. The plan also shows them where they can take some risk, if they desire, on something like cryptocurrency, and do it without disrupting their retirement vision. ■

Information provided by Loren Merkle, CFP®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, IA 50111, 515-278-1006. Sources: Worrachate, Anchalee (2022, January 4) Bitcoin Could Surpass \$100,000 if it Replaces Gold as a Store of Value, Says Goldman Sachs. Fortune.com

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## HOME HEALTH

By Ward Phillips

# SHORT-TERM rehabilitation

How to choose the best program for you

Do you know what short-term rehabilitation is? If your answer is “no,” you’re not alone.

Short-term rehabilitation — sometimes known as skilled rehabilitation — is something many people require when they’re discharged from a hospital stay but not yet ready to go home. It’s a professional service designed to help you get well and go home as quickly as possible.



It’s most common for a person to need short-term rehabilitation after he or she has surgery or has had a prolonged illness, especially one that has resulted in a decrease in function. Individuals don’t always plan for this need, and, when faced with choices of places that provide short-term rehabilitation, they’re not familiar enough with them to make an informed decision.

If you’re looking for a place to rehabilitate, here are some suggestions:

- Choose a program that includes physical, occupational and speech therapy to cover a variety of needs. You won’t want to get settled then have to move when you learn the center doesn’t offer the help you require.
- As they say, “The proof is in the pudding.” Do yourself a favor and choose a program that’s been operational for many years and has the experience to handle a variety of scenarios.
- Ask for outcomes. The program should be able to provide you with re-hospitalization rates, survey results and other benchmarks.
- Select a program that offers a network of services to keep you well after you return home. Those can include outpatient therapy, home health services or both.
- Look for a program with an onsite health center. In the event that you require additional medical services while you’re rehabilitating, onsite health services can address your needs quickly and thoroughly.
- You’ll also want to be aware that short-term rehabilitation is usually covered by insurance. And, for most people, short-term rehab doesn’t take long; typical stays range from several days to a few weeks.

If a doctor recommends you spend some time in short-term rehabilitation, don’t be scared or nervous; ask to see all your available options. Ask all the questions you need to ask. Then, do your homework to select the program that makes the most sense for you. ■

Ward Phillips is Senior Director of Sales for WesleyLife, which offers a broad network of home-based services for older adults in addition to 55-and-older community living in Iowa and Illinois. Call or text Ward at 515-669-2205 to learn about home health care, non-medical in-home services, hospice care, meal delivery, and much more!

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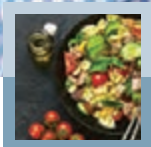
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# HOME and ride sharing

The concept of “sharing economy” is becoming more popular than ever.

Companies like Uber and Lyft allow people to utilize their personal vehicles to provide a ride service similar to a taxi service. Similarly, there are

now homeowners renting out their properties to vacationers via companies such as Airbnb. The concept continues to grow and gain acceptance as many people enjoy the convenience. For those of you who are considering providing these services, the benefits and risks should be taken into consideration when deciding if it is the right decision for you.

**Ride-sharing services:** Providing transportation for others in your car.

#### Advantages

- Flexibility: Drivers can choose which fares to accept and work as much or as little as they like.
- Accountability: Services allow drivers to



rate their riders. Also, customers must create an account with personal information to request a ride. So, unlike a taxi, each ride can be traced to a specific customer.

- Extra income: Some drivers are full-time, some drive around their regular work or school schedules or drive for extra income during retirement.

#### Disadvantages

- Risk: Income can be irregular, and drivers may have limited or no access to programs and benefits, such as worker’s compensation. Services typically have liability insurance when transporting a passenger. Your personal auto policy might not cover you, for example, if you get in a crash after dropping the passenger off.
- Legal considerations: The legality of the services is in question. Cities have cited drivers for operating an illegal taxi service.
- Cost: Repair costs from the wear and tear on your car.

**Home-sharing services:** Renting out a room or your home.

#### Advantages

- Flexibility: Depending on the service you use to list your property, you have control over which visitors and when you allow them.
- Extra income: Renting out vacation properties/extra rooms generates extra income.

#### Disadvantages

- Financial risk: Most homeowners policies and renters policies don’t cover significant commercial activity, which could hurt you if your guests cause damage, steal something, sustain an injury or participate in illegal acts.
- Safety: There’s no way around it — they are strangers in your home, which carries a safety risk.
- Fees: Part of what the customer pays goes to the listing company.

Check with an insurance agent about the potential risks from an insurance perspective on these sharing economy opportunities. ■

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

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## WORTH Savings Bank chime clock

If you were walking around the Indianola Square in February 1917, you would have been among the first citizens to enjoy the chimes from an electric illuminated clock installed by Worth Savings Bank on the front of its building on the southwest corner of the Square. The clock was 6 feet 10 inches in height, 3 feet wide and visible from all parts of the square. No scrolling, flashing digital lights that you try to read as you drive past. Just the pleasant sound of a complete set of Westminster chimes that rang every quarter hour and could be heard throughout the business district. The clock was constructed of bronze and plate glass. It had a 13-inch dial and kept almost perfect time. I can imagine a parent warning their children to be home before the clock strikes five, or a couple of neighbors, listening to the chimes, noticing they had been visiting for a half hour (the chimes had sounded twice), and it was time to get their shopping done.

Gorham A. Worth was one of the pioneer businessmen of Indianola. He lived in Indianola for 48 years. In the early days, he was in the boot and shoe business. After working as a clerk for the Post Office, he was appointed postmaster by Abraham Lincoln. In 1874, he was cashier at First National Bank on the northeast corner of the Square, and, in January 1899, he opened the Worth Savings Bank. Mr. Worth and his wife, Mintie, had two young sons and a daughter. Two of the children, Robbie and Mary, died as children and share a gravestone in the Indianola Cemetery. The other son, Craig, became a doctor and practiced in Mapleton. Gorham Worth died Oct. 22, 1916.

The newspaper ads for the bank frequently included financial advice. "Every breadwinner should have two sides to his make-up... He should be a producer and a saver." "Which impresses you more, to see a person pay out currency or write a check?" "You have a right to know, this bank does not buy notes from promoters for out-of-town schemes"

The bank was involved with community events as well. In 1921, they participated in a state "extermination contest" sponsored by the Des Moines Register. The bank offered \$5 to the customer who turned in the most rat tails, \$3 to the customer who came in second, \$1 to the third place customer.

Irene Richardson had a notebook filled with business souvenirs and memorabilia. In going through that notebook, we found a small envelope that advertised the Worth Savings Bank. Inside were four geometric puzzle pieces that were guaranteed to form a perfect letter "T" if positioned correctly. The bank promised to give the solution if you brought it to one of the bank tellers. That was their way of getting potential customers into their place of business. I don't know how successful they were, but we are still trying solve the puzzle! ■

*(Sources for this information – Several Indianola newspaper articles and an article posted on the Facebook site "Indianola History" written by Jessica Halgren in 2019)*



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# HEART healthy habits for seniors

Heart disease is becoming a major threat to seniors and their health. According to everydayhealth.com, 84% of people who are 65 years and older die from a heart-related disease. When you make healthy lifestyle choices, heart disease doesn't have to be an inevitable part of getting older. You can keep your heart healthy at any age, but it does take time and dedication. Here are some tips you can add to your daily routine to prevent heart disease.



**Exercise.** Exercise is crucial for seniors, not only for preventing heart disease but becoming an overall healthy aging individual. Take 30 minutes out of your day to exercise, whether that means walking, biking, swimming, or chair exercises. Exercise can also help shed those extra pounds since weight can add that

increase chance of heart disease. To help prevent heart disease, you should maintain a healthy body weight for your size.

**Cut out bad habits.** Smoking is the number one bad habit that seniors and young adults should cut out. If you smoke, it's time to quit. Smoking increases the risk of developing cardiovascular diseases. There are many resources out there to help you stop smoking if you are having a difficult time with it.

**Diet.** Seniors should eat a heart-healthy diet. This includes fresh fruits and vegetables. Try to limit saturated fats, salt and any foods that contain cholesterol. You can also use simple ingredient substitutions in a recipe that you already enjoy. An example can be to use plain Greek yogurt instead of sour cream or mayonnaise. Some healthy foods to eat on a heart-healthy diet can be fish, nuts, veggies, fruits and whole grains. Try talking with your doctor if you are having difficulties sticking with a healthy diet.

**Regular checkups.** Seniors should go to their doctor regularly to monitor health conditions and to ensure their medications are being administered correctly. You should keep track of your numbers.

**Stress.** Stress is hard to escape. However, there are ways to reduce stress such as physical activity, sleep and relaxation techniques and avoiding things that make you stressed in the first place.

Since so many seniors and older adults are affected, it's important to know how to help seniors prevent heart disease and to know the symptoms. Some common heart disease symptoms can include chest discomfort, heartburn, dizziness, sweating, shortness of breath and fatigue. Seniors and older adults should talk with their doctor to learn more about heart disease and how to prevent it. ■

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

## Home is where your heart is!



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# LOVE leads to homeownership

February is a busy month, but Valentine's Day seems to be what it is most known for. Valentine's Day is all about love and is celebrated by couples. Couples in love tend to marry and eventually children show up. Thoughts of setting up a household are common for couples as well. They will dream of owning their own home and the safety and security a home will provide for the family. This is how it traditionally works in America, but has the tradition changed over time? I

found some interesting statistics regarding homebuyers in the United States over the last 40 years, from 1981 through 2021, according to the National Association of REALTORS.

Of all homebuyers, married couples made up 60% of home purchases in 2021. The share of married couples purchasing homes was around 80% 40 years ago, dropping to around 60% in 2001, but has remained fairly steady since then. The next largest segment of homebuyers is single women. They have been the second largest segment throughout the last 40 years starting around 10% and jumping to around 20% in 2001 and have stayed fairly consistent since. Single males make up the third largest segment of homebuyers staying pretty consistent at around 10%, closely followed by unmarried couples.

First-time homebuyers made up 34% of all homebuyers in 2021. The characteristics of first-time homebuyers pretty much mirrored the statistics of all homebuyers, except unmarried couples. They were insignificant 40



years ago, but that segment of the market steadily increased to No. 3 at 17% in 2021.

Of all homebuyers in 2021, buyers with no children under the age of 18 accounted for 69% of the market, buyers with one child under 18 accounted for 13% of the market, buyers with two children under 18 accounted for 12% and those with three or more made up 6%. Homebuyers with no children under age 18 has generally been increasing from around 40% 40 years ago, and homebuyers with children under 18 has been decreasing from around 60% 40 years ago to 31% in 2021.

Homebuyers have been getting older over the last 40 years. Repeat buyers had a median age of 36 in 1981 and have steadily climbed to 56 in 2021. The median age of all homebuyers was 31 in 1981 and was 45 in 2021. First-time homebuyers have remained fairly consistent over the last 40 years, at 29 in 1981 and 33 in 2021.

The No. 1 primary purpose for buying a home in 2021 was a desire to own a home of their own at 28%. The No. 2 reason was a desire for a larger home at 11%. Ten percent of homebuyers wanted to be closer to family, friends or relatives. Seven percent had a change in family situation. Seven percent wanted a home in a better location. Five percent of all homebuyers had a job-related move. Five percent wanted a smaller home. Five percent moved because of retirement, and that was followed by other reasons.

As you can see, love is the greatest reason for purchasing a home. ■

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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## ELECTRICAL WINTER SAFETY TIPS

A few electrical safety tips from the Norwalk Fire Department to help protect you and your home during the winter months. The National Fire Protection Agency reports that electrical fires are the leading type of home fires in the US, where roughly half involve equipment like portable or stationary space heaters. In order to avoid electrical hazards, follow the heater manufacturers' instructions first! You can also follow these tips below to help reduce your risk of an electrical fire this winter.

### Don't Plug Space Heaters into Extension Cords or Power Strips

- Space heaters should never be plugged into a power strip because they are not designed to handle the high current that space heaters require. The high current passing through the power strip can cause it to melt, burn, or even catch on fire. Plugging the space heater into a wall outlet is the safest option. Avoid plugging anything else into the same wall outlet as the heater. Space heaters are meant to put out a lot of heat and can cause furniture, like sofas, to light on fire. Firefighters recommend leaving a minimum of three feet around the space heater at all times. Avoid placing a heater on any surface that can overheat and start a fire like a cabinet, table, or carpet. The best place to put a space heater is on a flat, level surface that will not overheat, like tile or hardwood floors.

### Don't Overload Electrical Outlets

- A good rule of thumb is to only plug one high-wattage device into each wall outlet to avoid overloading the electrical outlets. Protect your electronics with a surge protector. They not only keep them from being damaged or ruined, but also against power surges which can also lead to fires.

### Protect Your Electrical Cords From Damage

- Do not hide electrical cords and power strips behind furniture or under rugs because they could spark and start a fire! Never place electrical cords within a child's reach. You should also use the plastic caps that cover electrical outlets to keep them from sticking their fingers inside! Keep your dogs and cats away from electrical cords, too, to make sure they do not chew on them and cause a short or shock to your pet.

**Be fire smart**  
with electricity in your home.

**45,000** There are approximately 45,000 home electrical fires each year.

**Half** of all home electrical fires involve lighting equipment or home electrical wiring.

Home electrical fire deaths peak between **midnight and 8 a.m.**

Peak months for electrical fire deaths are **November through March.**

Plug only 1 heat-producing appliance (like a coffee maker, space heater or microwave) directly into a wall outlet at a time.

Never use an extension cord with a heat-producing appliance.

Extension cords should only be used temporarily. Have an electrician install additional wall outlets where you need them.

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## Employee spotlight

**Shauneica Lane,  
Parks and Recreation**

Shauneica joined Norwalk's Park and Recreation department in early 2020 as the Recreation and Aquatic Supervisor. Previously she worked for Consumer Safety Technology training new employees. Shauneica grew up in Des Moines and attended college in Tulsa, Oklahoma, then returned home and completed her degree at DMACC and Iowa State University.

"I love the diversity of the work in Parks and Recreation. Getting to know those in our community and offering services to those of all ages. It is so much fun watching people create friendships and learn how to do new things."

Shauneica is married with two daughters, Arya (4) and Thea (1.5). The family also has two dogs, Peyton and Duke. Outside of work Shauneica enjoys eating HuHot, shopping at Target, binge watching shows, reading, and going on walks to the park with her girls.



## The February 500 Reading Challenge

Rev up your reading engines for the February 500 Reading Challenge at Norwalk Easter Public Library! Register online today for the chance to earn cool prizes while reading or listening to your choice of books.

Register on our Beanstack website - <http://norwalkiowa.beanstack.org> - or use the free Beanstack Tracker app for iPhone or Android. The challenge starts February 1st.

All ages can participate, and all you have to do is read or listen to 500 minutes (that's about 15-20 minutes a day) throughout the month of February. Finish by February 28th, and you'll be entered in a prize drawing!

Grand prizes are \$25 gift cards to Barnes and Noble. We'll also have several small prize winners (\$5 gift cards to Fareway, Kum and Go, and Casey's). Good luck!

If you have any questions about using Beanstack, would like staff to help you sign up, or need an alternative way to enter the drawings, just ask us and we'll be happy to help.



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## UNDERSTANDING risk factors the key to preventing heart disease

February is Heart Month, a time to increase your awareness of cardiovascular disease.

And, for most Iowans, increasing awareness starts with a clear understanding of the risk factors associated with the disease. Knowing your risk is the first step in prevention. Common risk factors include: age, family history, cholesterol, blood pressure, smoking, diabetes and obesity.

• **Age:** Men are at increased risk for heart disease after age 45. A woman's risk goes up at age 55 or if she has experienced menopause. We tend to overlook the simple fact that our risk for heart disease goes up as we grow older. By the time you hit 40, you should be actively aware of your risks and ready to take action.

• **Family history:** Studies suggest family history may play a role in heart disease, particularly when diagnosed in younger people over successive generations. We're most



concerned about family history when a parent or sibling has early heart disease — before age 45 for men or age 55 for women.

• **Cholesterol:** The body makes all the cholesterol it needs, so any you add through your diet is “extra.” The extra cholesterol forms plaques that can accumulate in the coronary arteries, eventually causing chest pain or a heart attack.

Total cholesterol should be less than 200 mg/dl. Levels of LDL or “bad” cholesterol should be as low as possible, while levels of HDL or “good” cholesterol should be high.

• **Blood pressure:** Blood pressure should be 120/80 or lower. High blood pressure means your heart has to work harder than normal. Left untreated, the condition can weaken artery walls. Adults and children should have their blood pressure measured each year.

• **Smoking:** Smoking contributes to plaque formation in the arteries, which may, in turn, lead to a heart attack or stroke. If you smoke, quitting is the best thing you can do for your overall health.

• **Diabetes:** Nearly two-thirds of people with diabetes die of cardiovascular disease. Patients with diabetes should carefully monitor and control their condition, as well as their other risk factors for heart disease.

• **Obesity:** Obesity makes the heart work harder, increasing your risk for heart disease. In many cases, it also indicates a sedentary lifestyle and a low HDL level.

Try to get as much physical activity as possible and eat a heart-healthy diet to maintain a healthy weight.

Heart disease prevention is critical. It should begin early in life. Start with an assessment of your risk factors. Then develop a plan with your health care team you can follow to maintain a low risk for heart attack. ■

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](http://iowaheart.com).

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# WORLD Hearing Day

To hear for life, listen with care.

World Hearing Day is an annual global advocacy event for raising awareness about hearing loss, promoting hearing health care and calling for action to address hearing loss and related issues. Every year, this event occurs on



March 3. This year, World Hearing Day focuses on the importance and means of preventing hearing loss with safe listening practices.

In 2021, the World Health Organization (WHO) published the "World Report on Hearing," which emphasized the increasing population of individuals with hearing loss and those at risk of hearing loss. This report featured noise reduction as an essential intervention.

Excessive exposure to noise often causes

damage to the inner ear, which leads to permanent sensorineural hearing loss. This is known as noise-induced hearing loss (NIHL). Noise-induced hearing loss can result from one exposure to an intense impulse sound, such as an explosion, or continuous exposure to loud sounds over an extended period.

Noise-induced hearing loss is the second most common form of sensorineural hearing loss. Approximately 26 million adults from 20 to 69 years of age (17%) have permanently damaged their hearing due to noise exposure. In U.S. industries, 25% of workers were exposed to hazardous noise, of which 14%, or 22 million, were exposed during the past year.

Although adults are more likely to experience noise-induced hearing loss, an increasing number of children also suffer from NIHL. Approximately 5.2 million (12.5%) children age 6 to 19, experience permanent

hearing damage due to noise exposure.

Noise-induced hearing loss is preventable. Below is a list of simple strategies to reduce the risk of noise-induced hearing loss.

- Identify sources of loud sounds (e.g., lawnmowers, power tools, gunfire, music)
- Avoid or limit exposure to loud sounds
- Decrease the volume
- Increase distance from the source of loud sounds
- Use hearing protection devices, such as earplugs and earmuffs. ■

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). Dr. Cook is a member of the American Academy of Audiology (AAA), a professional organization promoting quality hearing and balance care.

## To hear for life, listen with care!

### World Hearing Day is March 3



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## HEALTH

By Ariel Meaney

# HEALTHY boundaries make healthy individuals

During a time when many of us focus on others and their needs, how can we focus on ourselves and maintain a healthy balance within a relationship? Understanding what our own healthy boundaries are could be how we start our self-discovery and reflection. Within our reflection on our life, we can begin to list what we feel we can or cannot balance in our life currently. Other things that may go on this list are what we can and cannot control. Making this list of reflection upon our life will help to define what our boundaries can start to look like.



Being able to have open communication with your significant other about your boundaries is another way to uphold your own wellbeing and sense of self within the relationship. Finding the healthy balance of compromise for each person within the relationship is essential to helping make the relationship long-lasting and respectful.

Implementing self-care, utilizing a support system, and using coping skills are all important factors in maintaining a healthy individual. When we utilize our coping skills, as well as healthy boundaries within our professional and personal lives, we can feel more at peace. ■

Information provided by Ariel Meaney, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, [meaney@sstherapyandconsulting.com](mailto:meaney@sstherapyandconsulting.com), [www.sstherapyandconsulting.com](http://www.sstherapyandconsulting.com).

## HEALTH

By Dr. Jesse Stumbaugh

# WHAT IS nonsurgical spinal decompression?

If you have lasting back pain and other related symptoms, you know how disruptive to your life it can be. Some people turn to spinal decompression therapy — either surgical or nonsurgical. Here's what you need to know to help decide whether it might be right for you.



Nonsurgical spinal decompression is a type of motorized traction that may help relieve back pain. Spinal decompression works by gently stretching the spine. That changes the force and position of the spine. This change takes pressure off the spinal disks. As a result, bulging or herniated disks may retract, which helps promote movement of water, oxygen, and nutrient-rich fluids into the disks so they can heal.

Doctors have used nonsurgical spinal decompression in an attempt to treat:

- Back or neck pain or sciatica, which is pain, weakness, or tingling that extends down the leg
- Bulging or herniated disks or degenerative disk disease
- Worn spinal joints (called posterior facet syndrome)
- Injured or diseased spinal nerve roots ■

Information provided by Dr. Jesse Stumbaugh, Norwalk Chiropractic, 1300 Sunset Drive, 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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## WELLNESS

By Morgan Piper

### HOW to create sustainable goals

This time of year is always a busy time for nutrition and fitness programs. Health services are overloaded, and diets generally are in full go. Mid-spring these services usually slow down and gyms start to decrease in capacity. Every. Single. Year.

Why not set reasonable goals — goals you can sustain and have flexibility for a lifetime? You really can eat everything in moderation. That's sustainability without restriction, and, let me tell you, I'm here for it.

Let's talk about nutrition or fitness goals that look a little different than previous years.

Instead of making a goal to go to the gym six times per week when you haven't exercised ever, try two times per week.

Instead of plunging into a Keto or Atkins diet when you love carbohydrate-rich foods like fruits, pastas, bread etc., maybe try to incorporate three vegetables into your normal diet every single day.

Instead of saying I'm never eating out, try limiting restaurant foods to one to two times per week.

Instead of saying "No" to pop, try limiting it to one beverage per week.

See what I did? I created common goals and switched them to more realistic practices. I think it's great each of us have big goals for ourselves; however, big goals can not be achieved without creating small, flexible changes first. Being goal oriented and having something to crush is empowering. Just remember, it's a marathon, not a sprint. ■

Information provided by Morgan Piper, Health Coach and Taylor Grgurich, RDN, LD, Mac Out Nutrition, [www.macoutnutrition.com](http://www.macoutnutrition.com).



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## HEALTH

By Dr. Donna Grant

### IN CASE of emergency

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

One of the most critical dental emergencies we see is when someone knocks an adult tooth totally out of the socket. If this happens, there are some critical steps to take to hopefully save the tooth. First, try to avoid touching the root of the tooth. If handling the tooth, try to only touch the portion of the tooth you can normally see in your mouth. The tooth needs to stay moist. If you're at home, put the tooth in milk or saline (not regular water). If you don't have access to milk, put the tooth in your mouth and keep it in your cheek. If at all possible, realign and replace the tooth in its socket right away, then report to the dentist ASAP. There's about 30 minutes between when the tooth is knocked out to when it can be re-implanted with relative success if it is kept in milk, saline, or in your mouth.

Many injuries of this type involve lacerations. Many times people report first to the ER and to the dentist second. ER doctors typically have little training in dental emergencies. This delay in treating the tooth can be the difference in the ability to save the tooth or not. If injuries to the rest of the mouth are relatively minor, in a case with an avulsed tooth, try getting into your dentist first. ■



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



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## CREDIT COUNSELING

By Tom Coates

### THE FAIR Debt Collection Practices Act

There is a federal law that protects consumers from abusive collection practices. That is the Fair Debt Collection Practices Act. If you feel threatened by collectors calling for payment, you need to be aware of your rights. Third-party collectors are not allowed to use foul language nor misleading information in order to collect on a debt. Collectors also cannot call you late at night or pursue you for a debt you do not owe. Debt collectors must be truthful, and they cannot misrepresent the amount of the debt, whether it's past the statute of limitations, or the legal consequences for not paying the debt.



Unfair practices that are also prohibited are soliciting post-dated checks for use as a future threat, threatening to deposit post-dated checks before the intended payment date, or threatening to take property if it's not allowed. If your rights are violated, you can file a complaint with the Consumer Financial Protection Bureau.

Make sure to keep records of all the correspondence. If you know the debt is valid, then be honest about what you can afford to pay. Be firm that you understand your rights, and you would like to make payment arrangements. If you are struggling with overwhelming amounts of unsecured debts, reach out to a local non-profit credit counseling agency for help. ■

Information provided by Tom Coates, Consumer Credit of Des Moines, 6129 S.W. 63rd St., Des Moines, IA 50321, 515-287-6428.

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## FITNESS

By Dani McManus

### Q: Women, are you frustrated with your weight-loss?

**A:** Women, this one is for you. We are strong, we are beautiful, and we are also given a couple extra challenges when it comes to losing weight. We have all given ourselves a hard time when moving the number on the scale, but what exactly are we up against? One of the greatest gifts of being a woman is being able to have a child, but that also makes our bodies prone to storing fat. As much as we fight it, our bodies are just predisposed to store it. Everyone's weight fluctuates from day to day or even hour of the day but, for women, it is a little bit more than that. Around our menstrual cycle, our weight will fluctuate because our body is retaining more fluid, and you could even see up to a 5-pound increase around that time. Even though they might be frustrating and at times discouraging, I want you to change your mindset. Think of them not as challenges but as motivation. We are strong, and we can do anything. Yes, it will take time and perseverance, but when you look into that mirror and see all your hard work paying off, I want you to look at yourself and realize how beautiful you are. You are worth that extra fight and hard work, and the weight loss will come. Just remember, you are strong, you are beautiful, and you are capable. ■



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](mailto:Norwalk@anytimefitness.com).

# NEW HOME? Take control of your comfort

Did you build or remodel your dream home in 2021? If so, you weren't alone. The State of Iowa saw records set again last year. What a dream. The opportunity to design and hand pick every detail and finish. Wait! Did you design and pick "every" feature of your new home?



We're all different for sure. Some of us want to be very hands on during the process, picking every single detail, while others are comfortable with seeing a model home and closing the deal. The experience almost always starts with visiting a model home or a meeting with a home builder. The design and finishes are generally the focus, and for good reason. It's exciting to visualize living in the final product.

So how do you visualize the heating and cooling in your new home? Unless you're an HVAC nerd, it's pretty hard to do so. Maybe this will help. You're in your new home, your

smart thermostat is set at a perfect 68 degrees, but you have two rooms in your home that, no matter what, are always freezing in the winter and steaming in the summer. Or, maybe you had always planned to use that finished basement for working out or your home office, but you just can't because the temperature control or air quality just isn't up to par.

We have found that HVAC is often an after thought during the new construction or remodel process with most homeowners never meeting their HVAC contractor or consulting on the install. Unfortunately, the repercussions can be more critical than choosing the wrong flooring or counter tops. Often, making necessary adjustments for your comfort can be, at the minimum, highly inconvenient and certainly very costly.

## Here are our helpful tips for ensuring complete comfort in your new home.

1. Add HVAC design to your discussions with your builder. Be sure to cover types (geo, ductless and heat pumps, conventional, etc.),

efficiency options, product lines and features, and product warranties.

2. Insist on meeting the HVAC contractor. It's your home. Just like you had the opportunity to pick the flooring, you also have the right to pick your HVAC contractor. The HVAC and indoor air quality is not only one of the most critical components in your home, but also one of the costliest. Choosing right the first time is important.

3. When you meet your HVAC contractor, discuss how you plan to use every area of your home today and in the future. Ask them why they have made their recommendations for product, design, and type.

Building your dream home is exciting and can certainly be stressful. Being fully prepared and knowledgeable upfront will hopefully increase the excitement and minimize the stress. ■

Information provided by Natasha Adams, Owner/Operations Manager, Triple A Home Services, natasha@tripleahomeservices.com, 515-868-2779, Triple A Home Services, 4604 20th Ave., Norwalk.

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## FAITH

By Rob Jones

# LESSONS from a famous Iowan



A famous Iowan many today might not be familiar with is pro baseball player Billy Sunday. Born in Ames in 1862, Sunday grew up poor and spent many years living in an orphanage. But his athleticism caught the eye of baseball scouts, and, at just 21, he began his baseball career. In 1891, at age 27, however, he declined a lucrative offer to play for Cincinnati and promptly retired and took a low paying job at the Chicago YMCA.

A few years before his retirement, while leaving a saloon with some teammates, Sunday heard the gospel from a street-preaching team from the Pacific Garden Mission in Chicago and committed his life to Jesus Christ. While still playing baseball, he earned a Bible degree and felt called of God to walk away from a budding career in baseball to become an evangelist, something most people thought was somewhat crazy. But God knew what he was doing, and, in time, many people across the country were touched by Sunday's preaching. It is estimated that more than 1 million people became followers of Christ over the years through his ministry. What if Sunday had stuck with baseball? Who knows, but one thing is for sure, the impact he made on the world for eternity was certainly greater than anything he would have accomplished on a baseball field.

Sunday's life teaches us that, no matter how unimpressive your past may be, your past does not have to dictate your future. Good things can happen when we put the past behind us and move forward into the future. Sunday also teaches us that God has much bigger plans for you and I than we do for ourselves, and, when we let him, he will show us the way ahead for those plans and use us in ways we never thought possible. The apostle Paul divulged this about himself in the Bible, "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all things through Christ who gives me strength" (Philippians 4:12-13).

Why not make 2022 the year you give the Lord the chance to help you put your past behind and show you how he wants to use you in ways you never dreamed of? If God can take a baseball player from a life of poverty and use him in incredible ways and take a Jew who persecuted Christians and use him to change the world, why not you? Why not me? ■

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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## RECIPE

# A FRESH take on family dinner

*(Family Features)* If your family gets stuck in a dinner routine rut, it can feel like you're eating the same recipes over and over again.

However, this fresh and unique recipe for Cuban chicken with salsa fresca might inspire you to think outside the culinary box and give your family members the satisfactory flavor they desire at dinnertime. With fresh ingredients and a wholesome flavor, this meal is perfect to add to your menu.

Find more recipes and family dinner ideas at [Culinary.net](http://Culinary.net). ■

## Cuban chicken with salsa fresca

Servings: 5

- 1 cup grapefruit juice
- 2 tablespoons olive oil
- 2 teaspoons garlic powder
- 2 teaspoons cumin
- 2 teaspoons paprika
- 1 teaspoon crushed red pepper
- 1 1/4 pounds boneless, skinless chicken breasts

### Salsa fresca:

- 1 cup grapefruit segments
- 1/2 jicama, cubed
- 1/2 red onion, chopped
- 3/4 cup grapefruit juice
- 4 tablespoons olive oil
- 1/2 cup fresh cilantro, chopped
- 1 jalapeno pepper, chopped

### Directions

- Heat oven to 400 F.
- In large bowl, mix grapefruit juice, oil, garlic powder, cumin, paprika and red pepper until combined. Add chicken to bowl and turn to coat. Refrigerate 30 minutes or longer.
- To make salsa fresca: In medium bowl, mix grapefruit segments, jicama, red onion, grapefruit juice, olive oil, cilantro and jalapeno pepper until combined. Refrigerate until ready to serve.
- Remove chicken from marinade. Place chicken in baking dish. Bake 25-30 minutes until chicken is cooked through.
- Serve chicken with salsa fresca.



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Dr. Aaron Jones, DDS

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# FUNERAL pre-planning FAQs

## Why should I consider pre-planning my funeral?

Funeral arrangements will need to be made for all of us someday, and there are advantages to planning in advance. Funeral arrangements are a deeply personal choice, and making a plan puts you in control and ensures that your wishes are known. It simplifies the funeral process for your survivors and eliminates the stress of decision making at a difficult time.

## At what age should people start to think about funeral planning?

People in their 40s and 50s may think it's too early to preplan, but pre-funding a funeral is smart financial planning. By planning and paying for your funeral today, you can protect your assets and not have to worry about the continued increases in funeral costs. Making choices related to your own funeral arrangements before it is needed, you'll be protecting your family against the stress of

having to make these decisions at a time of extreme emotional stress.

## What are the benefits of pre-planning?

Pre-planning provides you with the time needed to make practical, detailed decisions that reflect your standards, lifestyle, taste and budget so that family members don't have to make quick decisions during an emotional time. And we assure you and your family that the choices you make will be carried out as planned.

Many people think life insurance or other assets will cover their final expenses, but funerals must be paid for at the time of services rendered. Life insurance or bank accounts may not be accessible until a later date, leaving your family with questions on how to pay.

## Why are visitation and funeral important?

Many events in our lives are marked with a ceremony. A baby is born, a child graduates from high school, birthdays, weddings,

anniversaries are all cause for a ceremony or celebration. A ceremony to mark the passing of a loved one is also important.

Visitation and a funeral provide for a dignified and respectful tribute to the life of the deceased. It helps us acknowledge the death and remember the person and his or her life.

## If I donate my body can I still have a funeral?

Visitation and a funeral are available, and encouraged, when a body is donated to a medical institution.

## If I donate my organs, can I still have a funeral?

Absolutely. All options are available when someone gives the gift of life and donates organs. ■

Written by Jeanne Yordi, Acting Manager, O'Leary Funeral & Cremation Services, 515.981.0700 [www.olearyfunerals.com](http://www.olearyfunerals.com) [jeanne@olearyfunerals.com](mailto:jeanne@olearyfunerals.com)



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## PLAN a digital legacy

When planning your estate, have you ever considered what happens to your online presence or what you would want to happen to that digital legacy? Your digital legacy can include items such as access to financial or creditor accounts, accounts for retailers like Amazon or eBay, email accounts and social network accounts such as Twitter or Facebook, along with your stored music, photos or other files in the cloud.



Your digital legacy is not controlled by a traditional will or trust. Most of it is “yours” by way of license only and not necessarily owned by you. When you die, the license usually is not transferrable and dies with you, and the company that administers the account will control what happens to it.

However, all is not lost; you can still control what happens to these accounts to some degree. The way this is done is by leaving instructions to those who will be handling your affairs after you are gone. As a result, although you can’t legally transfer your “ownership” of these accounts, you can still plan for what should happen to them after you die. Here are examples of what you might want to do.

- **Social media.** In most cases, if no one tells Facebook or Twitter about the death, it won’t know. This allows your survivor a window of time to make changes to your account after your death. This could be a final message you wish to be conveyed. Certain items that you prefer not to be a legacy could be deleted or the account deleted altogether.

- **Items stored in the cloud.** If you store items in the cloud (music, photos, or other digital files), you have to consider how your survivor will access the files and what you want done with the files after they’ve been accessed. If you don’t leave a way to access these online accounts, eventually they will be lost. If you want to make sure that the files eventually get to your loved ones, leave instructions for how to access these accounts.

- **Email accounts.** Like social media, what happens to your email accounts is dependent upon the company administering your account. These companies include Yahoo, Google, Microsoft or even your work email. At some point after your death, your account will be deleted. If your survivor can access the account, he or she could send, delete, print or archive emails, according to your instructions, before the account expires. For example, maybe there is a final email you want sent out, certain important emails you want saved or maybe there are certain emails you would prefer to have deleted.

If you pay bills, manage your banking or investments, or manage other finances, you need to leave your survivor clear instructions about what to do and how to access these accounts. The easiest way to do this is to write your instructions and login information in a letter and store the letter with your other estate planning documents.

The items addressed in this article are often overlooked when planning your estate. With a few easy steps, you can ensure your survivors can more easily manage your digital legacy according to your wishes. ■

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

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## WHERE WE LIVE By Lindsey Giardino

# LOCAL musician releases first album

Underhill finds identity in music and hula.

Teri Underhill is many things.

She's a songwriter, poet, singer, storyteller and hula dancer. And she's working toward becoming a music producer, too.

The 21-year-old from Norwalk says she's been interested in music since she could speak.

"My mom would take me to the store, and I would sing all kinds of songs in the cart as she shopped," Underhill remembers.

Underhill, whose mother is Polynesian and father is British, says that, because she grew up in a diverse household, her music taste is just as diverse.

As for her songwriting, she draws from her day-to-day life and experiences to create her lyrics.

"My real life inspires my writing," Underhill says. "My songs are like public diary entries, and I have no shame in that. It's how I feel heard and how I am able to be honest."

This past June, Underhill released her first album, "Salt 'n Citrus," which she produced along with her friend, Bryce Phothisen. She says they started working on the project after she graduated from Norwalk High School in 2018 and released her first single, "Magic Man." Underhill says the album is about "the ups and downs, rollercoaster of a bad relationship I had my senior year. Ten tracks of all kinds of genres and emotions, from rock to Hawaiian, anger to sympathy."

Underhill says her hometown has been nothing but supportive of her music.

"I haven't heard anything negative from anybody, and most who see my performances or hear my music are very kind, Norwalk nice," she says. "Local shops like The Norwalk Shop have been supportive, too, and have started to sell the CDs of my album."

In addition to her music, Underhill is passionate about hula dancing, which she took up in 2019 after meeting a local Hawaiian, DMACC professor Ilima Young-Dunn.

"I was so stoked to start hula," Underhill says. "My culture is very important to me, and being from the Midwest, you don't learn or hear a lot about Hawaiian history or culture. By meeting Ilima, I've become inspired to make it a part of my artistic mission to teach others my culture, whether it's through hula or mele (song)."

She adds, "Dancing hula is another way of storytelling. Imitating nature by how the trees may sway, we will sway our hips the same way. It's beautiful and spiritual for me, and, as I learn, I love to teach others."

As Underhill continues on her creative journey, she looks back on the teachers she had throughout her education at Norwalk schools and feels nothing but gratitude.

"I still am learning about music to this day and always have my teachers and their teaching in mind," she says. "I'm very thankful for them."

For folks interested in learning more about Underhill and her music, they can find her on social media platforms or on her website, [www.teriunderhill.com](http://www.teriunderhill.com). ■



Teri Underhill. Photo by Jo Allen

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## A TRIBUTE to Patricia 'Pat' Wahl

The Norwalk Area Chamber held its 29th Annual Awards Soirée on Jan. 21 at The Wright Place Events Center. Each year, we honor a business, member, student, educator and citizen with a special award. Back when the chamber was celebrating its 25th year, then-president Mark Miller asked a new Community Footprint Award be created. The Community Footprint Award honors the lifetime legacy left behind by the actions of dedicated individual(s) or organizations. The footprints created by this person(s)/organization have left a lasting impression on the Norwalk community and will continue to inspire its success.

This year, the chamber awarded two Community Footprint Awards to two very



deserving people. The first award went to Pat Wahl. Although we were planning on honoring Pat in person, sadly, she passed away a couple weeks ago. We were honored to have her son, Mike Jr., and daughter, Katie, attend to accept the award on her behalf.

Feisty and energetic are just a couple of words to describe Pat Wahl. She believed in standing up for what is right and wasn't afraid to do so. She made Norwalk her home and was proud to serve her community in many different and impactful ways.

As a U.S. Postal Service letter carrier and union rep, Pat's ability to keep everything and everyone around her in line and on time was evident. She went on to become an amazing public servant for our community, serving 20 years as a member and chair for Emergency 911 and as the first female city council member for nearly three decades. Pat was also our first female mayor, serving proudly from 2006-

2008.

Pat also loved having fun. She was a beloved Boy Scouts troop leader, was instrumental in bringing back the Soap Box Derby Tournament to Norwalk, orchestrated and organized the 4th of July parade for years as well as the Town and Country Festival in the park after the parade.

Patricia "Pat" Wahl has left an indelible mark on our community, and we at the chamber are honored to recognize her contributions to Norwalk with the 2021 Community Footprint award.

You can view videos from the award presentations on our Facebook page (NorwalkChamberIowa) over the next few weeks. We are encouraging folks who knew her to share stories as she was ingrained into the history of Norwalk and will be missed. ■

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



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# CHAMBER Awards

Norwalk Area Chamber of Commerce held its 29th Annual Awards Soiree on Jan. 21.



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Awarded Teacher of the Year is Katie Weldon pictured with DT Magee.



Tim Stephany, Kate and Bob Baldwin



Jon and Kristy Niemeyer



Heather and Adam Soyer and Rachel Gocken



Mike Wahl Jr. and Katie Wahl accepted the award in behalf of Patricia "Pat" Wahl for the Community Footprint.



Wendell Kaldenberg was awarded the Community Footprint, pictured with Lucinda Sperry.



Awarded Business of the Year, UnityPoint Clinic, Norwalk accepted by Dr. Bill Chase.



Awarded Student of the Year, Grant Kimball.



Awarded Citizen of the Year, Matt Morgan (Batman)



Awarded Chamber Member of the Year, Deanna Gingrich





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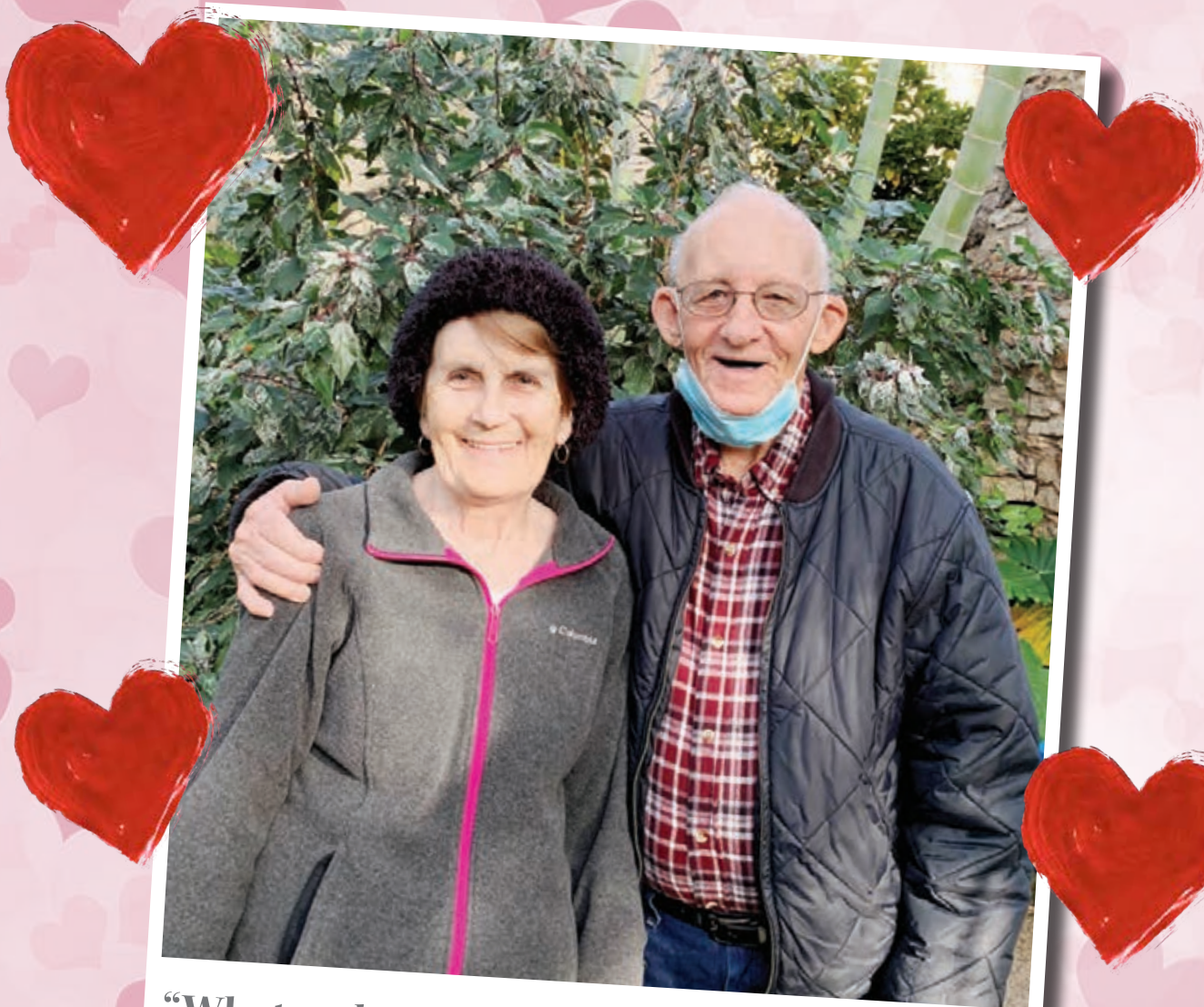


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