

NORWALK

FEBRUARY 2023

# Living

## FROM 0 TO 50

**Couples reflect on their  
50 or more years of  
marriage**

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## WELCOME

### MEMORABLE marriages and the magic number of greatness

I remember working at a gas station in my high school years and talking with a customer who said he was in town for his five-year class reunion. I recall thinking how I could not even begin to relate to what life would be like five years after graduating from high school. That seemed like an eternity, at least to this 15-year-old. Then graduation came and went. And so did my five-year class reunion. And my 10-year. And 15. And 20. And 25. And 30. And 35. Somewhere along the line, I got old.

I also recall reading my hometown newspaper and seeing photos of couples who were celebrating their 50th wedding anniversaries. Those people seemed ancient. Well, Jolene and I have now been married nearly 28 years, so we are more than halfway there, and I look forward to the second half of the journey.

In the meantime, much can be learned from those who have been married for 50 years or more. When I was in my twenties, a man who had been married that long told me to "give your sweetheart a kiss and tell her you love her every day." Another said to remember to "forgive and forget." And yet another very honest man told me, "Hearing loss isn't all that bad."

Malcolm Gladwell wrote in his bestselling book, "Outliers," that "10,000 hours is the magic number of greatness." He says, in order to be an expert at anything, you need to first put in 10,000 hours doing it. The older I get, the more this seems to hold true. As those of you who are married know, marriage also takes work... and time... and understanding. Those things are not learned overnight.

Every marriage is different, as are each of those who choose to tie the knot, but there are some underlying principles that seem to carry through with couples who have made it work. In this month's feature story, we share the stories of these folks who have made their marriages memorable for 50 years or more.

I was back in my hometown a few weeks ago, and I stopped by that old gas station. It changed names a few times over the years, but some things still looked the same. I told the young clerk behind the counter that I used to work there 40 years ago. He looked at me with that same look I gave the guy going to his class reunion. Someday, he might understand.

Thanks for reading. ■



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# FROM 0 TO 50

**Couples reflect on their  
50 or more years of  
marriage**

**By Chantel Boyd**

A lot happens between a couple's first date and their 50th anniversary. The transitions are many. For some, children and grandchildren steered their paths in new directions. For others, career changes were the impetus for moves and shifting priorities and lifestyles. While each couple's journey is unique — with its own obstacles, surprises and celebrations — one theme emerges for most. They have tackled life a day at a time — and they have tackled it together.

Mel and Darlene Apana came to Iowa from different states and walks of life, meeting after a chance encounter.

## FEATURE

### Making each other a priority

Mel and Darlene Apana met in Des Moines in 1966 after their paths both took an unexpected turn to Iowa. Mel is from Kauai, Hawaii, and Darlene is from Napoleon, North Dakota. After returning from Vietnam, Mel came to Des Moines for a computer training program. Darlene followed a friend to Iowa after finishing her education in Minneapolis.

Mel was among a group of out-of-town Hawaiian men rooming together. On the weekends, they would throw small parties and sit around playing ukuleles and singing. In March of 1966, Darlene was invited to one of these parties, and the two began dating.

After graduating from his program, Mel accepted a job in California but soon decided to move back to the area to be with Mel. By September 1966, they were engaged.

They were married in Darlene's hometown of Napoleon in 1967. Darlene's mother planned the wedding — a big event for the small town. Everyone was invited.

A dinner and dance, complete with a polka band, followed the Catholic ceremony.

Napoleon is a small German community, and Mel, with his two groomsmen, was the talk of the town.

As newlyweds, they traveled as much as they could. They went to Hawaii, Texas, California, and more. Mel worked as a computer programmer and Darlene as a dental assistant. They were married for six years before starting a family.

The couple often held cookouts for friends. But, Darlene did little of the cooking.

"I've told stories of exploding hard-boiled eggs to the ceiling," she jokes.

Mel's cooking was considered "exotic" in the 1960s in Iowa, and he was happy to share his culinary arts. When hosting these cookouts, Mel and his friends often perform luaus with music, entertainment and Hawaiian food (roasting pigs in the ground). Mel would sing and play ukulele, sharing his native culture.

In 1970, they moved to Norwalk from Des Moines. They share there have been many ups and downs over the past 55 years.

"There's a large transition when you go from just the two of you to having a family,

especially us, because we started with twins, and our next child was a decade later," says Darlene, adding that, "as the children grow and start lives of their own, you find yourselves back to just mostly being the two of you. You stay focused on what's most important — each other."

They say the secret to making the marriage last is prioritizing your marriage first and foremost, but not to neglect yourself.

"While you prioritize your marriage and family, don't forget to prioritize yourself," says Darlene. "Marriage is a partnership, and you walk the path of life together. Sometimes you clasp hands and stroll contentedly down the path; sometimes, one person skips far ahead while the other has stopped to pick a rock out of their shoe. The path is the same, but the pace and gaits differ. It's important to embrace that."

The patience for each other and the commitment to let each other pursue their own passions are equally important in their eyes.

"Maintain your own hobbies and indulge your individual passions, but always make each other a priority."



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"In marriage, there are both hard and easy seasons, but if we are patient and kind to one another, we can have many more good times than tough times."

— Leigh Carpenter

## No escape

Don and Leigh Carpenter met in high school in Des Moines. They hung out in a group of friends but eventually became a couple, realizing they were meant to be together.

"I knew that Don was crazy about me and would take care of our family," Leigh says.

As for Don, he says, "I knew Leigh would be a great mother."

They were married in 1972 in a Baptist church in Des Moines in a simple, budget-friendly wedding that cost them no more than \$200.

Leigh's dress came from a bargain bin prom

shop, and her bridesmaids had homemade gowns. Of course, they were accessorized with hats and long curly hair — in style at the time.

They rented a small house in Des Moines and enjoyed their young years together. Don worked in construction, and Leigh was a homemaker.

They had the usual ups and downs of young couples, according to Leigh, "centering around being selfish." Eventually, they centered their life on God and their faith.

Leigh says they grew up together and learned to love each other for who they were. They were hopelessly in love. They knew they



Don and Leigh Carpenter may be self-proclaimed "polar opposites" of each other, but they have respect for each other's differences.

could never be perfect, but Leigh shares they "had the hope of being together forever."

They committed to staying married. They would allow themselves to argue and fuss but vowed to never divorce.

# What Experts Are Saying About the 2023 Housing Market

- "... buyers **will not face** the extreme competition"
- "After a big boom over the past two years, there will **essentially be no change nationally**"
- "**Benefit from continued strong demographic-driven demand** relative to an overall, long-run shortage of supply."

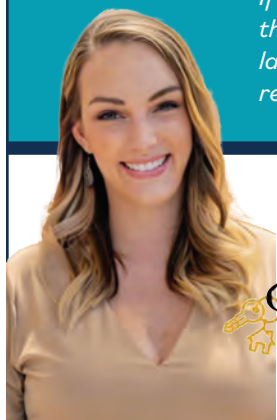
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## FEATURE

They worked hard to be happy together because, in Leigh's words, "There was no escape."

Over time, they added four children to their family; moved to the country; built six different houses; raised chickens, a few cows and horses; and lived the country life.

Leigh homeschooled the children, and Don continued to work in construction.

Some years, their income was relatively low, but they made ends meet with their extensive garden and by burning wood to keep their home cozy through the winters. They had family close by if they needed help, and that was a comfort to them. Their church was also supportive.

Opposites attract in the case of Leigh and Don.

"Anyone who knows us realizes that Don and I are polar opposites on many issues, but I have learned over the years to love and respect him for who he is, and he has done the same for me."

They say they work well together, complementing each other's weak spots. They

enjoy each other and are grateful for their family, now with 12 grandchildren and a beautiful home in Warren County.

Leigh shares she has discovered a secret to a lasting marriage.

"We don't always have to be happy. In marriage, there are both hard and easy seasons, but if we are patient and kind to one another, we can have many more good times than tough times."

### A love of travel and each other

Ted and Jeri Webb have been married for 62 years. They met when they were teenagers driving around, dancing, and playing spin the bottle.

"I spun the bottle, and it landed on Jeri, and that was it. After that, I never looked seriously at another girl for the rest of my life."

When Ted knocked on the door of Jeri's parents' door, he fell through — and he's been falling for her ever since, he jokes.

They had a modest wedding and reception, spending the day with just 20 guests. However, they still had a "nice wedding, just like a



Ted and Jeri Webb have enjoyed traveling over the years. While early trips were frugal — camping and picnicking — they were later able to enjoy travels around the world.

regular big one," says Ted.

Jeri wore a beautiful gown, and they enjoyed an elegant wedding cake made by Jeri's mother — the tradition of making this wedding cake had been carried on for generations. At a recent anniversary party, they served more than 100

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## FEATURE

guests.

They went on their honeymoon with \$80 cash from wedding gifts traveling the Midwest. Exploring nature became a constant theme throughout their lives together.

Ted and Jeri bought a home where they raised their four children (Susan Sheber, Kathy Titus, Ted Webb Jr. and Patrick Webb) and have lived for 54 years.

Ted shares he and Jeri got along well.

"We had a few short rough patches. Nobody has it perfect, but we never really fought."

Ted was an antique dealer, owning stores throughout the Midwest. Jeri went from working as a secretary to being an executive vice president.

During their modest beginnings, Jeri took the lead with housework even while working full-time. However, as the times changed, so did their roles. Ted went from mowing and taking out the trash to helping with the dishes. More recently, when Jeri had some health struggles, Ted took over all housework.

Much of their quality family time was spent in nature, exposing their kids to their love of exploring.

**"I spun the bottle, and it landed on Jeri, and that was it. After that, I never looked seriously at another girl for the rest of my life."**

— Ted Webb

They picked raspberries, walked along creeks or in the woods, and went camping at lakes. They took trips to national parks every summer, and "that welded our family together — that time with each other and no phones. We really grew together then," says Ted.

They took their four children all over the United States on a shoestring budget — camping and having picnics.

When they were home, they played board games with their kids and didn't watch much TV.

When they became "empty nesters," their international travel adventures began. Since then, they've traveled to 71 countries, including

Egypt, Turkey, Chile, Cambodia, Peru, Jordan and many others.

"That became our love — traveling to see ancient architecture and ruins," Ted says.

When not traveling, they often had season tickets to see the Hawkeyes, the Drake Bulldogs or shows at the Civic Center.

Their advice to other married couples is to practice patience with their spouse. They have practiced this themselves.

"Their love story will never come to an end," says their daughter Susan, "because they had us four kids that learned from them how to interact with love, respect and patience. That is their legacy." ■

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Check for cancellations



### Be part of a signature quilt

Warren County Historical Society is going to celebrate the 50th year of the first Log Cabin Days and the Wayman family's 1850s Log Cabin gift from Wallace McKee by making a commemorative signature quilt as one of its special activities. Signature quilts became a popular tradition in the mid-1800s. These quilts were often made by groups to fundraise for a cause. The proposed quilt will serve as a remembrance and raise funds. Those wishing to participate can donate \$10 to place their names on the quilt. This quilt will be added to the museum quilt collection. Sign up by March 1. See form to complete at <https://warrencountyhistory.org/events/signature%20quilt/signature%20quilt.php>.



### Owl Prowl

Thursday, Feb. 23 at 5:30 p.m.

Pickard Park, 2205 E. Second Ave., Indianola

Join a naturalist from the Warren County Conservation Board to learn about the owls of Iowa. Learn to identify owl calls and hike down the trail to listen for owls living in the park. Free class, but registration is required. Call 515-961-6169 or visiting [www.warrencb.org](http://www.warrencb.org). Children must be accompanied by an adult.



### Beekeeping 101

March 2, 6-8 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 free 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 [bcecot@iastate.edu](mailto:bcecot@iastate.edu) to register.



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### Food Safety Certification Class

March 23

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

Iowa State University (ISU) Extension and Outreach is offering this food safety training for food service managers.

"Certification in ServSafe meets the Iowa Food Code requirements to have a certified food protection manager in all

establishments," said Cathy Drost, class instructor and ISU Extension and Outreach human sciences specialist in food and health. "We live in a time when food safety hazards and risks are prevalent. Serving safe food is mandatory. This eight-hour program aims to train food service professionals about food safety requirements and best practices to meet them." The class is beneficial for foodservice managers from all areas including schools, restaurants, convenience stores, child care, senior meal sites and health care. Participants will receive a copy of the ServSafe® Manager training manual and will take the ServSafe® certification exam. For more information about the program, contact Cathy Drost at 641-673-5841 or visit [www.extension.iastate.edu/humansciences/servsafe](http://www.extension.iastate.edu/humansciences/servsafe).



## EVENTS IN THE AREA

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### Winter Jam 2023

Friday, Feb. 10  
Wells Fargo Arena, 223  
Center St., Des Moines

The largest Christian concert of the year is back. Headliners are We The Kingdom and Jeremy Camp, with an impressive lineup of other artists including Andy Mineo, Anne Wilson, Disciple, Austin French and many others. This year's speaker is Zane Black of Grace Church in Minnesota. Tickets are \$15 at the door. Jam Nation entry is 5 p.m., general admission entry 6 p.m., pre-show 6 p.m. and concert start time 7 p.m. To learn more about the concert, visit [2023.jamtour.com/cities/des-moines-ia](https://2023.jamtour.com/cities/des-moines-ia).



### Winter Chowder Ride

Saturday, Feb. 11, 10:30 a.m.  
Reclaimed Rails Brewing Co., 101  
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Enjoy a free, easy winter ride from Bondurant to Berwick and back on the Chichaqua Valley Trail (10 miles). Check-in is at 10:30 a.m., and the ride starts at 11 a.m. Make sure to stop by Berwick Congregational Church to warm up. After the ride, savor a chowder lunch at Founders Irish Pub or partake in some chili at Reclaimed Rails at no cost. You can enter to win a prize by submitting a selfie with the tag #2023ChowderRide (make sure the post is public). Register online at <https://conta.cc/3w1EMaw>.

### Des Moines Community Orchestra performance

Sunday, Feb. 12, 2 p.m.  
Sheslow Auditorium on the Drake University  
campus, 2507 University Ave., Des Moines

The Des Moines Community Orchestra will present a concert in honor of Black History Month. The performance will feature works by African-American composers, including a world premiere of a major work commissioned by the orchestra. The program will be: "Dancing in the Canebrakes" by Florence Price (arr. William Grant Still); "Brother Yasuke: The True Story of the Afro-Samurai (for Narrator, Solo Piano Trio, Voices, and Orchestra)" by Josh Henderson, and the "Afro-American Symphony" by William Grant Still. Mr. Henderson will be bringing the Warp Trio, with which he plays violin, from New York to participate in the premiere performance of his piece. Admission is free but donations are gratefully accepted. ■



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However, everything mechanical will have problems from time to time. Periodically, you will need to have your brakes serviced, repaired or replaced. Consider six of the warning signs that usually indicate it is time for a brake check:

## You hear a high-pitched squeal

Brake pads contain a metal component known



as an indicator. Over time, the pads will wear down and expose the indicator. At this time, the exposed indicator will rub against your rotor, causing a loud, high-pitched and unmistakable squealing sound. This is a clear indicator that you need to change your brake pads.

## The brake warning light turns on

Your brake warning light is designed to turn on when problems within the braking system are detected. Sometimes, the light will come on and turn off sporadically, which can make drivers feel tempted to ignore the signal. However, even one light-up of the warning light is an indicator that you need to make an appointment with the mechanic.

## The brake pedal goes to the floor

Sometimes, you might be depressing your brake pedal only to feel the pressure give way and the pedal goes to the floor. This could mean that you have a bad master cylinder. You need the

master cylinder to work appropriately to have appropriate brake pressure.

## Your brakes pulsate

Brake rotors sometimes become warped or corroded, which can lead to you feeling a pulsating vibration when you try to stop the car. You might need to replace the brake rotors or to have them turned. Turning involves smoothing the rotor by shaving metal off.

## Your brake fluid looks milky

At times, condensation in the line can make your brake fluid have a milky color. At this time, you should change the fluid because letting it stagnate could do damage to the master cylinder and wheel cylinders. Your owner's manual will include directions to help you locate the fluid container under your hood. ■

For more tips, you can visit the Lane Insurance Facebook page. Information provided by Michael Lane, Lane Insurance Agency, 1225 Sunset Drive, Norwalk, 515-981-4614.

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## LET'S TALK rebates

Purchasing new heating and cooling equipment for your home is a huge investment. Utilizing potential rebates can help minimize your out-of-pocket expense. MidAmerican Energy has announced their 2023



HVAC rebate program, and there are some big changes in the process and payouts. Let's talk rebates.

New in 2023, MidAmerican is offering instant discounts/rebates for residential natural gas furnaces and central air conditioners. In the simplest explanation, the rebate available from MidAmerican Energy will be credited upfront at the time of purchase and installation for natural gas furnaces and central air conditioners. It's important to note that this is the only method to receive the available rebates for these two types of equipment.

The paper or emailed application will no longer be accepted for natural gas furnaces and central air conditioners. Additionally, the

equipment must be installed by a MidAmerican Trade Ally HVAC Contractor as well as purchased from a Trade Ally Distributor. The list of approved contractors can be located on the MidAmerican website. The available natural gas furnace rebate ranges between \$60-\$213 per unit. The available central air conditioner rebate ranges between \$101-\$412 per unit. It is recommended to discuss your options and potential rebates with your HVAC expert.

No worries — the rebate process stays the same as the previous year for the following heating and cooling products, but with the potential of a higher payout.

- Air Source Heat Pumps — Rebate Range: \$400-\$600 per unit
- Ductless Mini Split Heat Pumps — Rebate Range: \$100-\$300 per ton
- Smart Thermostats — Rebate: up to \$75 per unit

Paper or an emailed rebate application is acceptable for these three products; however, they are not eligible for the instant rebate process. We contacted the MidAmerican Rebate team to discuss the changes for 2023, and they

shared with us that the instant rebate process for A/C and furnace installations is a test program. Many established and licensed HVAC companies are listed on the Trade Ally partner list; however, the equipment distributor list is still limited but growing. This could be slightly problematic considering the equipment must not only be installed by a Trade Ally approved contractor but also purchased from an approved distributor to qualify for the rebate.

For all eligible rebates, equipment must be purchased between Jan. 1, 2023, and Dec. 31, 2023, and installed and operating prior to submitting the final rebate application. Rebates are issued on a first-come, first-served basis. There are additional requirements and qualifications that must be met. If you will be shopping for any HVAC equipment this year, the best practice is to consult with your heating and cooling partner to insure that you're not only making the best decisions for your comfort, but also qualifying for all potential rebates. ■

Information provided by Natasha Adams, owner/operations manager, Triple A Home Services, natasha@tripleahomeservices.com, 515-868-2779.

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## HOME-CARE 'network' can make the difference

Angela, 80, was committed to remaining in her home as she grew older. Fiercely independent, she rebuffed suggestions from her son, Paul, that she would benefit from some assistance to remain independent at home.

One day, though, she fell while getting the mail. From her hospital bed, she reluctantly agreed with Paul that it was time to find some help. Paul assumed that task would be fairly straightforward — but unfortunately, he learned it was everything but.

"Mom needed the nurse to come in to make sure she was getting better and the therapist to make sure she did her exercises," he recalls. "Then, we ended up with one person who grocery-shopped for her and someone else who delivered lunch to her every day.

"I live three hours away, so we also needed someone to help her keep her medicines straight. I was dealing with five different companies. People wouldn't show up, and Mom couldn't always keep them straight, so I didn't know who to call. I thought I was going to need to move her in with us — and that's not what she wanted."

Fortunately, a friend told Paul his father was receiving care from an organization that served older adults with multiple home-based services under one roof, from healthcare to meal delivery to help around the house. Paul wondered if his friend's description was too good to be true — but one phone call proved he was correct.

"It was like a dream: In a half hour, we had the next few weeks mapped out for Mom, and all the help was going to come from the same place," Paul says. "I hung up and started dancing around my office."

Two years later, Angela is thriving with the help of the professionals she calls her "second family." She knits blankets for their babies, asks how their kids are doing in school, and even, Paul recounts with a laugh, offers relationship advice.

"These people, they are so patient with her and just laugh when she sticks her nose in where it doesn't belong," Paul says. "But I love that she is so close to them and they care so much about her."

If you're looking for assistance for a family member who is committed to remaining in their home, you'll find many options. But if it's important to you to keep logistics as streamlined as possible, take a page from Paul's playbook and consider an organization that offers a network of services.

A network is made up of assorted services that assist people in varying stages of life and are provided by teams from a single company. Examples include healthcare plus assistance with shopping and cleaning to meal delivery to specialized services, such as end-of-life care. Advantages include ease of arranging or changing services, encouraging connections to form between client and caregivers, and remitting payments to only one organization.

So, if you're searching, do yourself and your loved one a favor and ask if the organization has a network of varied services designed to make life easier for older adults. If the answer is "yes," prepare to enjoy your newfound peace of mind. ■

Ward Phillips is vice president of market strategy and business development for WesleyLife, which offers a broad network of health- and well-being-focused communities and services, including home hospice services, for older adults. Call Ward at 515-669-2205 to learn more.



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— Lonna H., 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](https://wesleylife.org/hospice) or call **(515) 978-2777**. We’d be honored to help your family.

# HOW SECURE Act 2.0 could impact your retirement

Lawmakers have changed retirement rules again. SECURE Act 2.0 is a giant piece of legislation signed into law just before Christmas. It includes more than 90 retirement provisions. Some of these new laws could immediately impact your retirement plan.

As of Jan. 1, 2023, the Required Minimum Distribution (RMD) age has increased to 73 (from 72). Generally, RMDs apply to traditional IRAs and employer-sponsored retirement plans like 401(k)s. If you turned 72 in 2022 or earlier, you should continue to take RMDs as scheduled. If you're turning 72 this year and you've already scheduled your distribution, you can still take out the money or wait until 73.

We are reaching out to the families we work with in this situation. Some need the distribution as retirement income; others could be pushed into a higher federal tax bracket and may want to wait to take the distribution.

A friendly reminder for my fellow Iowans: Local lawmakers made changes impacting taxes this year. 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 such as a 401(k).

Back to Washington, another immediate change decreases the steep



penalty for not taking an RMD from 50% of the RMD to 25%. The penalty is reduced to just 10% if the account owner withdraws the amount not previously taken and submits a corrected tax return in a "timely manner" (generally within two years).

This legislation comes three years after the SECURE Act of 2019, which changed the RMD age from 70 ½ to 72 and eliminated the stretch IRA. I was a vocal critic of the 10-year rule replacing the stretch IRA.

Instead of being able to stretch distributions over a lifetime, those inheriting an IRA from someone other than their spouse have to take the money out within ten years.

This can create a significant tax bill for beneficiaries. We reached out to many of the families and individuals we work with to discuss how the law change could impact their legacy plan. Some chose an IRA relocation strategy and the ability to see more of their money go to their loved ones and less go to taxes.

If the financial advisor you are working with isn't reaching out when retirement laws change, you may not be working with a team specializing in retirement planning. Your retirement planner should be watching what's happening in Washington so you can focus on the fun stuff, like living out your retirement vision. ■

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

## ARE YOU WORRIED ABOUT THE SECURE ACT 2.0 AND YOUR RETIREMENT?



Scan the QR code or go to [MerkleRetire.com](https://MerkleRetire.com) to talk with a retirement planner about how new laws affect you.

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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 is walking, biking, swimming or even chair exercises. Exercise can also help shed pounds since too many pounds can add up to increased heart-disease risk. 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 seniors and younger 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 avoid 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 Nathan Deutmeyer, community relations coordinator, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515-422-8096, [welcomelg@edencrestliving.com](mailto:welcomelg@edencrestliving.com). Information from Family Caregiver Alliance.

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## MAYORS MOMENT

Last month, I shared a few of the City's 2022 accomplishments. This month, I thought I'd highlight a couple things coming in 2023.

### North Avenue and Highway 28

The majority of the work has been completed at this intersection, however, there are still a few items left to wrap up. You can expect to see construction start up again, once the weather gets nicer, to install medians and work on restoring the curbing.

### Beardsley and Highway 28

The next major road construction project will be the re-alignment of the intersection of Beardsley and Highway 28. This project is expected to start as soon as the weather gets nice. Our plan is to try to phase this in, with the first phase of the project happening west of Highway 28. The rebuild of this intersection will set us up nicely for when the time comes to expand Beardsley into three or more lanes. As part of this project, you'll also see more sections of the bike trail get installed along the south side of Beardsley.

### Commercial/Industrial Development

One of the City Council's long term goals is to add enough commercial and industrial development so 30 percent of our valuation comes from those segments. While a significant amount of commercial and industrial valuation has been added, our residential valuation continues to increase. Currently, only 15 percent of our valuation comes from commercial/industrial. We continue to see commercial development grow in the Norwalk Central area, including the new Fareway store, and several other prospects are looking to build in that area as well.

Regarding industrial development, we've begun working on a new State Certified Industrial Site south of Delaware Street. A portion of that site will include the Dunn Industrial Park, which is scheduled to start building this spring. The certification for the remainder of that property could take approximately 12 to 18 months, but if this site takes off like our previous certified site, we could start seeing additional buildings being constructed within a few years. (Yes, the process is painfully slow!)



Tom Phillips, Mayor

### Norwalk Easter Public Library

The library staff and its board are currently working on the design of a new library. Once designed, a site will need to be identified and purchased for the new building. In the meantime, however, the current library will be going through a little refresh in 2023. This will include installing new carpet throughout the library and an update to the community room.

### Public Safety

There are several pieces of equipment, used by our Police and Fire departments, requiring replacement or upgrading. These include new radios, replacing several police cars, installing a new air cylinder filling station, and replacing the HVAC system at the Public Safety Building.

### The Glamorous

The city is in the process of designing a new sanitary sewer lift station. This will allow quite a bit of land to be developed that wouldn't normally have gravity feed sanitary sewer available.

A section of Cherry Parkway continues to be a magnet for flooding during rain events. This section is slated for some improvements in 2023 that should stop the flooding.

We are also slated this year to begin the process of installing a new water tower.

### City Budget

The Norwalk City Council held a special meeting on January 17 to discuss the next fiscal year's budget. If you were unable to attend the meeting, you can find the council meeting packet on our website. The packet contains all the information the City Council members received prior to discussing next year's budget. In an effort to be completely transparent in the process, and in the discussion of the budget, this meeting was held in public, as is required by law. You can also watch the meeting online via our YouTube channel.

The bottom line is that we are able to continue to work on our improvement projects with just a slight increase in the City's portion of our property taxes. (At the time of writing this, we are trying hard for a zero increase.)

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## Norwalk Central Sports Campus

The City of Norwalk, Iowa - City Hall is excited to announce the name of the Norwalk Central Sports Campus. With the partnership of Great Plains Sponsorships, Inc. and SportsPlex West, the campus will be named, the Gregg Young Chevrolet (Gregg Young Chevrolet of Norwalk) Auto Sports Campus at Norwalk Central.

"The "state-of-the-art, high-tech" complex will feature two 4-acre parcels of outdoor turf, for a variety of sports such as soccer, football, baseball, and softball. The facility also will include a city-owned Center of

Recreational Excellence, which will have four courts set up for basketball, volleyball, and pickleball, common areas for programming and events, and concessions.

There will be an indoor training center and athlete and player development programming. Owners have contracts with physical therapy partners and are working on partnerships with retailers and restaurants."

*Read about our new sports campus here from the Des Moines Register.*



### Puzzle Competition

**All Ages Saturday, February 18th from 2-4 p.m.**

Calling all puzzle fanatics! Put together a team of the best puzzlers you know and compete for prizes and bragging rights! All teams will work on identical puzzles, and the first team to finish wins a prize. All teams can take their puzzles home. Registration is required - call 515-981-0217 or <https://norwalklibrary.libcal.com/event/9826115> to register.

### Puzzle Competition

**Adult BYOB Saturday, February 18th from 4:30-6:30 pm**

Calling all puzzle fanatics! Put together a team of the best puzzlers you know and compete for prizes and bragging rights!

All teams will work on identical puzzles, and the first team to finish wins a prize. In this session, feel free to bring beer or wine (if it won't hinder your puzzling abilities!). This event is for ages 21 and older. Registration is required - call 515-981-0217 or <https://norwalklibrary.libcal.com/event/9826116> to register.

### Home Downsizing - What's Hot & What's Not

**Thursday, February 23rd from 12-12:45 pm**

Appraiser Mike Ivankovich will explain why many of the things you own may be worth less than you thought. But don't despair because he'll also reveal those items that are worth much more than you expect! Lunch is included at this free program. Registration is required - call 515-981-0217 or <https://norwalklibrary.libcal.com/event/9801018> to register.

### Employee spotlight

**Wayne Schwartz,  
Public Works  
Director**



Wayne grew up in LeMars located in northwest Iowa. He briefly lived in Phoenix, Arizona before attending and graduating from the University of Iowa with a degree in

Civil Engineering. Thereafter he relocated to the DSM metro area. Wayne worked for two consulting engineering firms prior to serving in local government. He was employed at the City of Boone for ten years managing projects and its treatment plants.

Wayne joined the City of Norwalk as the Public Works Director in August 2017. "Norwalk has been great. I am lucky to be surrounded by such wonderful and skilled people. There's so many exciting things

going on and it's fun to see projects progress from concept to design to construction to completion."

When not working Wayne loves spending time outdoors. Wayne, his wife Erin, and two daughters Elise and Kaitlin, enjoy camping, hiking, fishing and biking. The family spends "a crazy amount of time" at the girls' sporting events. Interesting Fact: Wayne is the youngest of 7 sons!

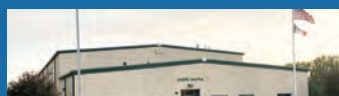


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## RECIPE

# MEATLESS meals made easy

*(Family Features)* Regardless of your motivation, opting for meatless meals regularly provides plenty of benefits that extend from the health of you and your loved ones to your wallet and the environment.

Whether you're a vegetarian, vegan, considering making some lifestyle changes or just want to give an on-trend meal prep strategy a try, going meatless can help reduce your intake of red and processed meats, decrease greenhouse gas emissions that cause climate change and save money on substitute ingredients like grains, vegetables, fruits and legumes that are often cheaper than meat.

For example, starting with a versatile pantry staple like Success Brown Rice can make mealtimes quick and easy. Ready in just 10 minutes without measuring or the mess, the fluffy, nutty, non-GMO rice is free of MSG and preservatives, lending itself perfectly to satisfying and hearty meals like baked vegetarian taquitos. To find more meatless meal inspiration, visit [SuccessRice.com](http://SuccessRice.com). ■

## Baked vegetarian taquitos

**Prep time:** 15 minutes

**Cook time:** 20 minutes

**Servings:** 4

- 1 bag Success Brown Rice
  - 1 cup shredded collard greens, packed
  - 1/4 cup frozen corn
  - 1 cup canned black beans, drained and rinsed
  - 2/3 cup canned pumpkin puree
  - 1 1/2 tablespoons taco seasoning
  - 8 flour tortillas (6 inches each)
  - 1 cup Monterey Jack cheese, shredded
  - 2 tablespoons olive oil
  - sour cream, for dipping
  - salsa, for dipping
  - guacamole, for dipping
  - fresh cilantro, for garnish
- Prepare rice according to package directions; add collard greens and corn to water during last 5 minutes.
  - Preheat oven to 450 F. Drain rice and vegetables; transfer to saucepan. Stir in black beans, pumpkin puree and taco seasoning.



- Spoon 1/3 cup rice mixture into center of one tortilla; sprinkle with 2 tablespoons Monterey Jack cheese. Roll up tightly. Place seam side down on parchment paper-lined baking sheet. Repeat with remaining tortillas, filling and cheese. Brush taquitos with olive oil; sprinkle with remaining cheese.
- Bake 10-15 minutes, or until tortillas are crisp and cheese is melted.
- Serve taquitos with sour cream, salsa and guacamole for dipping. Garnish with fresh cilantro.

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## MEET Abby Penquite

Working with ESL learners second grade through high school

Originally from Altoona, Abby Penquite attended Southeast Polk High School and is most proud of winning a 5A state basketball championship with her older sister. She received both a bachelor's and master's degree from Grand View University. Penquite and her fiancé first relocated to the Norwalk area when a job opportunity arose, and she says she has enjoyed living in the district for the past two years.

"My favorite part about teaching in the Norwalk district is the students I get to work with. The community is incredibly kind and generous as a whole, and it shines through the young leaders that come through our doors," Penquite says.

As part of her master's program, Penquite received an endorsement for ESL teaching. She became passionate about working with ESL students during her first teaching job in Des Moines. When Penquite was told about the opportunity to solely teach ESL students in the Norwalk Community School District, she decided to apply to transition from teaching third grade to ESL.

"My favorite part about teaching elementary school students is their creativity levels. They always seem to have unique and out-of-the-box ideas when completing projects and tasks. Teaching elementary students means to never be bored a day in your life," she says.

For Penquite, a typical day teaching ESL means beginning at Orchard Hills with second- and third-grade students. They gather into small groups and transition into their classrooms where Penquite assists them with the core instruction that their general classroom educator is teaching. Then, about midday, Penquite travels to the middle school where she holds a class for a group of students. Following lunch, Penquite spends the remainder of her day teaching students at the high school. She says that the relationships she has created with students in the short amount of time with the district is the most rewarding part of her job.

"Teaching takes a great deal of effort in and outside of the classroom. No amount of college courses can truly prepare a newer teacher for everything that will need to take place on a daily basis. Time management is definitely a challenge, but the reward is what comes from the hard work and passion, which is student success," Penquite says.

She adds, she is looking forward to celebrating her students' growth after they take the ELPA21 assessment this spring.

When not teaching, she enjoys working out. Although she participates in many types of workout activities, she particularly enjoys weightlifting. She also likes spending time with her fiancé and new puppy, River. ■



Abby Penquite joined Norwalk schools for the opportunity to work with ESL students full time.

## Q: Are all fats bad?

**A:** The quick answer is no, not all fats are bad. Did you know your body actually cannot survive without it? Without a proper amount of fat in your body and in your diet, your body can take a bad turn. Fat serves multiple purposes such as protection for vital organs, lowering your risk for certain diseases, and even making it possible to concentrate on day-to-day things. For something we are always hearing that we need to get rid of, we actually really need fat.

Everything is good in moderation. We know that too much fat is also bad for us. So where is the line? How much is too little, how much is too much? For men and women it varies. For men, it is recommended to keep your body fat percentage between 8-19%. Anything lower, your body cannot sustain long term. For women, it is recommended anywhere between 21-32%. A way to help lower your body percentage would be to focus on what is in your food. You are going to be looking for unsaturated fats. These are considered your healthy types of fat. They can be found in things like nut butters, avocados and fish. Depending on the individual, your daily intake of fat should range from 10-35% of your total calories. So don't focus on taking fats all out of your diet, but focus more on the type you are consuming. ■

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).



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# WHY is February the month of love?

We all like to think that February is the month of love because of all the candy, hearts and romance associated with Valentine's Day on the 14th. While that may be true, like most of our holidays in America, Valentine's Day has its roots in Christianity. Our day of love is based on a real person named Saint Valentine who was a leader of the church in Rome and was martyred in A.D. 269.



Apparently, in those days, Emperor Claudias established an edict that prohibited the marriage of young people. Claudias believed unmarried soldiers fought better than married soldiers who might be afraid what might happen to them or their wives or families if they were killed in battle. St. Valentine, along with the church, believed marriage was a sacred institution between a man and a woman for life, and, therefore, they both encouraged young people to be married. Since the government stood against this Christian ideal based on Scripture, Valentine couldn't bring himself not to do what God had made clear in the Bible. So, he married young people in secret, against the wishes of the emperor.

Valentine was eventually discovered, imprisoned and tortured for his "crimes" against the emperor. In 269, he was sentenced to a three-part execution: beating, stoning and, finally, decapitation — all because of his stand for Christian marriage. It is said that his last written words were to a woman and concluded with this phrase: "...From your Valentine." And thus, St. Valentine inspired romance that trickles down to this day.

St. Valentine reminds us that sometimes one's beliefs and convictions may require you to lay your life on the line — even to the point of death — rather than forcibly renounce them. The Bible and church history are full of people who did that very thing. What good are values, beliefs and convictions if we aren't willing to stand up for them or put our life on the line for them? This is the legacy of St. Valentine, who truly is a great example of love for all of us — love for God and for His Word which never changes. Of course, the ultimate example of love is God Himself who gave His Son Jesus to die for our sin... "This is how we have come to know love: He laid down his life for us" (1 John 3:16a).

So, as you celebrate love this month, give the cards, the gifts, the candy and share the romance of a loved one. But also remember that true love comes with the price of self-sacrifice for the object of what and who you love. That's what love is all about, and that's what Valentine's Day is all about. ■

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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## 5 KEY points from new legislation

Retirement savings affect everyone — young and old, people with plans and those without plans. New laws, known as the SECURE Act 2.0, passed in 2022 intend to strengthen retirement savings opportunities. The legislation includes several new provisions that immediately impact retirement savings accounts.



### 5 key provisions from the new legislation:

**1. RMD age increases to 73 in 2023:** In 2023, the required minimum distribution age (RMD) increased to 73 for individuals who turn 72 after Dec. 31, 2022. This gives individuals an additional year to delay taking mandatory withdrawals of deferred savings from retirement accounts. If you turned 72 in 2022 or earlier, you would continue to take RMDs as scheduled. For individuals turning age 74 after Dec. 31, 2023, their start date will be age 75.

**2. Reduction in penalty for missed RMD:** In 2023, the penalty for failing to take an RMD is decreasing to 25% of the RMD amount (it was 50% of the RMD amount in previous years). Additionally, if the RMD is corrected timely, the penalty can be decreased further to 10%.

**3. Catch up contributions:** In 2025, people aged 60 to 63 will receive a large bump in catch-up contribution abilities: \$10,000 to a 401(k) or 403(b) plan, or \$5,000 to an IRA. Starting in 2024, individuals earning \$145,000 or more in the previous tax year can continue to make catch up contributions, but these contributions must be to a Roth IRA.

**4. 529 assets can be transferred to Roth IRAs beginning in 2024:** Beginning in 2024, beneficiaries of 529 plans that have been in place for 15 years or more can transfer assets from the 529 plan to a Roth IRA. The transfer is subject to the beneficiary's annual contribution limit and up to a lifetime maximum of \$35,000. This provision will help alleviate a parent's potential concern that they are over-funding a 529 plan by the ability to transfer leftover 529 amounts to the beneficiary's Roth IRA.

**5. Qualified Charitable Distributions (QCDs):** In 2023, individuals aged 70 ½ and older can elect, as part of their QCD limit, a one-time gift up to \$50,000 to a charitable remainder unitrust, a charitable remainder annuity trust, or a charitable gift annuity. This number will adjust annually for inflation. This new provision is an expansion of the type of charity/charities that can receive a QCD. This amount also counts towards the annual RMD requirement. ■

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

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## FLUORIDE safety and monitoring

Since the 1950s, fluoride has played an important role in the fight against tooth decay as an additive to hygiene products and many public water supplies. Although a proven cavity fighter, some have questioned its safety over the years.

To date, the only substantiated health risk from fluoride use is a condition known as enamel fluorosis, which occurs when too much fluoride is ingested during early tooth development (younger than 9 years old). Fluorosis can cause changes in the enamel's appearance, ranging from barely noticeable white streaking to darker visible staining and a pitted texture.

Fluorosis is primarily a cosmetic problem and not a serious health issue. Tooth decay is a more serious condition than fluorosis. We are advocates for fluoride when administered at safe dosages. Toothpaste and tap water are the primary way children are exposed to fluoride. Children younger than 2 need only a trace (smear) amount of fluoridated toothpaste on the brush, and, children between the ages of 2 and 6, a pea-sized amount.

Keep in mind public water is regulated, but fluoride also occurs naturally in groundwater. If you're primarily drinking well water, it would be wise to check the fluoride levels to avoid fluorosis for children under the age of 9. That being said, if your family consumes primarily bottled water, you may not be getting enough fluoride exposure to protect your teeth and may need to supplement with fluoridated rinses and toothpastes. ■

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



## AFTER PROM committee raises funds

Giving local high schoolers the experience they want

These past few years have brought changes to Norwalk's After Prom event, organized by a group of parents who want to provide a fun, safe, substance-free event for the students after the dance.

In 2020, there was no Prom or After Prom due to the pandemic. In 2021, only the dance was held. Last year, a traditional After Prom was held at Norwalk High School and required the manpower of more than 100 people. Yet only about 200 students attended.

So, the committee for 2023 is especially committed to providing an event that the juniors and seniors will want to attend.

As a result, the committee shared a survey on social media asking Norwalk students what they wanted out of After Prom. The results were overwhelmingly in favor of having the event at Smash Park in West Des Moines.

"There are so many benefits to hosting After Prom at Smash Park," explains committee member Michelle Tomkins. "It requires far less time and effort from parent volunteers. We are not asking parents to donate and deliver cases of drinks and boxes of snacks. Parents don't need to set up the day before or clean up at 4 a.m. But, most of all, moving After Prom to Smash Park is what the students wanted, so we expect it to be well attended."

To raise funds for the event, the After Prom Committee and fundraising team have done a number of things. They started by creating a GoFundMe account, as well as sponsorship levels to encourage and recognize area businesses that donate. In fact, it's these local businesses that have been the biggest supporters thus far.

"The generosity of this community is amazing," Tomkins says.


The committee is also selling Norwalk Warrior tattoos at home wrestling meets and varsity basketball games and have several upcoming initiatives planned as well, including a Chick-fil-A mobile order fundraiser at the Mills Civic Parkway location on March 1.

For Tomkins, the best part of being involved with the committee is watching the creative ideas of the team members get put into action and become reality.

She shares that, with \$21,000, After Prom can be an "all-expenses paid" night at Smash Park for Norwalk juniors and seniors — free games, food and drinks from 11:30 p.m. to 3 a.m.

"So, we set the goal big, and the fundraising team went to work," Tomkins says. "Thanks to the generosity of the Norwalk community, we have just about \$3,500 left to raise. I hope every Norwalk junior and senior comes to After Prom 2023 and has the time of their life." ■






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# HEART health is ear-risistible

You're likely thinking about relationships with Valentine's Day around the corner. Did you know there is an important partnership within the body that helps keep your heart and hearing happy?

February is American Heart Month, and you're probably familiar with the importance of cardiovascular health. According to the CDC, almost 610,000 people in the U.S. annually die from heart disease. What you might not be aware of is the link between the cardiac and auditory systems. Good blood flow helps you maintain your hearing, and damage to the blood vessels in your ears can result in hearing loss. One study of older adults in the U.S. found that those who had experienced heart failure were 11% more likely to have hearing loss.



inadequate blood flow can result in permanent hearing loss. It can also lead to tinnitus or ringing in the ears.

Hearing loss doesn't just affect your health — it can also impact your relationships with the people around you and make it difficult to hear well wishes from your valentine. One way you can protect your hearing is by taking steps to keep your heart healthy, such as cardiovascular exercise and a healthy diet.

If you already know you have some form of cardiovascular disease, it's time to have a real heart-to-heart with an audiologist about getting a hearing evaluation.

If you suspect hearing loss, contact an audiologist for an evaluation. ■

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). Centers for Disease Control and Prevention. (Oct. 14, 2022). Heart disease facts. Centers for Disease Control and Prevention. Retrieved Nov. 21, 2022, from [www.cdc.gov/heartdisease/facts.htm](http://www.cdc.gov/heartdisease/facts.htm). Sterling, M. R., Lin, F. R., Jannat-Khah, D. P., Goman, A. M., Echeverria, S. E., & Safford, M. M. (March 1, 2018). Hearing loss among older adults with heart failure in the United States: Data from the National Health and Nutrition Examination Survey. *JAMA otolaryngology-- head & neck surgery*. Retrieved Nov. 21, 2022, from [www.ncbi.nlm.nih.gov/pmc/articles/PMC5854543](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC5854543).

## What's the reason for this correlation?

The hair cells in the cochlea translate noises into electrical impulses that the brain interprets as sound and relies on proper blood flow to do so. Poor circulation deprives these cells of oxygen, which causes them to become damaged or destroyed. These cells do not grow back, so



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## HEALTH

Dr. Cord Linville

### MACULAR degeneration and low vision

February is national age-related macular degeneration (AMD) and low vision awareness month. AMD is the leading cause of low vision in Americans 60 years and older. This number is expected to increase drastically as the Baby Boomer generation ages. AMD is a progressive disease with no cure at this time. It causes cells in the retina where your central vision travels to degenerate and die.



Risk factors include: smoking, high blood pressure, high cholesterol, obesity, age, family history, gender and race.

Symptoms include: blurry vision, wavy lines, doors/windows seeming crooked, and central blind/black spots.

#### Reduce your risk

There is no known cure, but certain lifestyle choices can help reduce the risk for AMD progression: 1. Diet consisting of green, leafy vegetables and fish high in omega-3 fatty acids such as salmon, sardines and herring. 2. Maintaining a healthy weight, exercising and controlling blood pressure and cholesterol. 3. Wearing sunglasses/glasses with lenses that block UV.

If you or someone you know is having any symptoms of AMD, schedule an examination with an eye doctor. The earlier it is detected, the better. ■

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



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## HEALTH

By Dr. Jesse Stumbaugh

### WHAT IS spinal decompression therapy?

Spinal decompression therapy is a non-surgical traction-based treatment for herniated or bulging discs in the lower back. Anyone who has back, leg pain or numbness may be helped by spinal decompression therapy.



**Who can benefit from spinal decompression therapy?** Anyone who has back pain caused in whole or in part by a damaged disc may be helped. These conditions include herniated, protruding or bulging discs, spinal stenosis, degenerative disc disease, facet problems, sciatica or even failed surgery.

**Do most patients receive therapy and rehabilitative exercises in addition to spinal decompression therapy?** To reduce inflammation and assist the healing process, supporting structures may be treated with passive therapies (such as ice and/or heat), chiropractic adjustments (as indicated) and/or active rehabilitation in order to strengthen the spinal musculature.

**How do I get started?** Call your local chiropractor to arrange a consultation and exam. Remember to bring any MRI reports so the doctor can review them and best advise you about your treatment options. ■

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

## HEALTH

By Ashley Powell

### WILL CBD cause a failed drug test?

Cannabis, and CBD specifically, are supremely beneficial in helping people live their lives with significantly less stress and discomfort. One aspect that may inspire caution in new users is if CBD will cause a positive drug test. Those with jobs that require routine testing or have legal obligations may be hesitant to begin use. Fortunately, there are CBD products that are safe to use if that is a concern. One should look for a broad spectrum or CBD isolate. Most CBD products are noted as full spectrum, meaning they contain 0.3% THC or less. This amount will not cause a high but there are still traces present. Broad spectrum is when there is zero THC present. Topicals are most popular for users who need to pass a drug test. It is important to research the brand you are buying to see if they are reputable and have lab test results readily available. Cross contamination is possible during manufacturing, especially in places where all cannabis is legal, which is another reason to research lab results. Sometimes it depends on the test specifically, as some will detect levels of cannabinoids differently. Try to determine the strength of the test being administered and what results are expected as far as passing goes. Make sure to communicate to your CBD consultant your need to pass a drug test so they can better assist you. With effective research and the right brand, CBD can still provide relief for those who need to stay THC free. ■



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.

## HEALTH

By Ashley Brockman

### RESOLUTIONS and goals

New Year's resolutions can be helpful, fun tools to use to promote positive change in ourselves. However, do you find it difficult to complete your resolutions? By the time it reaches February or March, do you find your motivation begins to dwindle? Here are some ways to help goals stick:

- Break them down: Revise goals into smaller, more achievable bits and identify clear action steps.
- Get support: Have someone join in the goal or ask that they help hold you accountable.
- Rewards: Use small mental rewards to encourage continuation.
- Tracking: Track progress to be reminded of efforts.
- Find the why: Identify the reason behind creating the initial goal and circle back whenever motivation begins to decrease.

It is important to be firm with yourself regarding goals that create positive change, but also allowing space to give grace when we fall behind. Tying shame and punishment into resolutions can create anxiety around the subject, which can lead to being unable to complete the goals set. Goals can be started and finished at any time throughout the year. Positive change does not have to always have a timeline. Give grace to yourselves and begin with resolutions again when you feel ready. ■



Information provided by Ashley Brockman, intern, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, brockman@sstherapyandconsulting.com, 515-528-8135, www.sstherapyandconsulting.com.

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## HOMETOWNER settles down

McMeans planting roots in childhood neighborhood



Lauren McMeans was born and raised in Norwalk. She graduated from Norwalk High School in 2014 before moving away for college.

After attending graduate school, McMeans moved back to Norwalk, bringing her husband, Khalil, with her. They chose to settle down in

McMeans' hometown because of its proximity to both their jobs and her family.

"Our house was actually the first house we looked at in person," she explains. "It was good timing during a crazy housing market, and it was the perfect fit for the beginning of our marriage."

Now, McMeans and her husband seem to be constantly busy with an indoor or outdoor home project.

"We've had fun working together to make updates to our home, including updating the bathrooms and landscaping the yard," she says. "We like spending time in the backyard, having bonfires and gardening."

The couple's home is in the Lakewood neighborhood, which is where McMeans grew up. She felt as spoiled then to be close to the lake and different parks as she does now. Today, she also enjoys kayaking, going for walks and chatting with neighbors.

"Norwalk has been such a supportive community to grow up in, and I love seeing a familiar face everywhere I go," McMeans says. "The community has embraced my husband's small business and made us both feel welcome."

Additionally, McMeans is a member of the Norwalk Easter Public Library Board of Trustees — a role she thoroughly enjoys.

"As an avid reader, I have been using the library my entire life," she says. "It has been so fun to learn about all the services the library offers. I love volunteering for the youth events and attending the adult events."

For McMeans, settling down in her hometown has been nothing but a great decision thus far. It's fun to see all the changes, too.

"I have seen Norwalk grow so much in my lifetime, and I enjoy checking out all the new businesses coming to town," she says. ■



Lauren McMeans and her husband, Khalil, have made Lauren's hometown their own. They are even living in the neighborhood where she lived as a child.

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# NORWALK Easter Public Library news

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### Event highlights

• **Puzzle Competition**, Saturday, Feb. 18 from 2-4 p.m. Calling all puzzle fanatics. Put together a team of the best puzzlers you know and compete for prizes and bragging rights. All teams will work on identical puzzles, and the first team to finish wins a prize. All teams can take their puzzles home. Registration is required. Call 515-981-0217 or visit [norwalklibrary.libcal.com/event/9826115](http://norwalklibrary.libcal.com/event/9826115) to register.

• **Puzzle Competition - Adult BYOB**, Saturday, Feb. 18 from 4:30-6:30 p.m. Calling all puzzle fanatics. Put together a team of the best puzzlers you know and compete for prizes and bragging rights. All teams will work on identical puzzles, and the first team to finish wins a prize. In this session, feel free to bring beer or wine (if it won't hinder your puzzling abilities). This event is for ages 21 and older. Registration is required. Call 515-981-0217 or visit [norwalklibrary.libcal.com/event/9826116](http://norwalklibrary.libcal.com/event/9826116) to register.

• **Home Downsizing - What's Hot & What's Not**, Thursday, Feb. 23 from 12-12:45 p.m. Appraiser Mike Ivankovich will explain why many of the things you own may be worth less than you thought. But don't despair because he'll also reveal those items that are worth much more than you expect. Lunch is included at this free program. Registration is required. Call 515-981-0217 or visit [norwalklibrary.libcal.com/event/9801018](http://norwalklibrary.libcal.com/event/9801018) to register. ■

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## LEGAL By Ken Winjum

# DON'T settle too soon

A day after my accident, the insurance company offered to pay my medical bills and give me \$1,000. Should I take It?

Insurance adjusters are under a lot of pressure to settle injury claims quickly and in an amount that will save their company money.

One approach to obtain early resolution of such claims is to offer to pay medical bills up to a certain amount plus an amount for the "inconvenience." Although such offers can be enticing to the uninitiated, there are many perils contained in such proposals.

The most important thing to be aware of is that accepting such an offer generally includes the requirement that the injured party sign a release that cuts off any further claim against the at-fault party (and the insurance company).

For an injured party, it can be risky to agree to a settlement before the extent of the injury is fully known. It is possible that what might appear at first to simply be a strained muscle is actually a more complicated injury. The injured party may have to undergo physical therapy, injections or other significant treatment to recover.

If the injured party had agreed to the type of early settlement described above, that person would have no ability to seek compensation for the additional time, effort, inconvenience and pain involved in the healing process. ■

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, [www.winjumlaw.com](http://www.winjumlaw.com).




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# REAL ESTATE market year in review

Let's review the real estate market in Norwalk during 2022 and how it compared with 2021. As always, this information was provided by the Des Moines Area Association of Realtors and includes residential homes, condos and townhomes, as well as acreages.



Last year in Norwalk, there were 425 homes sold, which was down 15% from the 500 homes sold in 2021. The median sale price of all homes sold in Norwalk was \$312,900, up 10% from \$285,000 in 2021. The median size of all homes sold increased by 4 square feet, from 1,491 to 1,495. The number of homes listed in Norwalk last year was down by 7% from 581 in 2021 to 540 in 2022, but the median list price went up 11% from \$297,355 in 2021 to \$330,000 in 2022.

The following statistics only include existing homes, which are homes that have

been previously lived in, not new constructions. Days On Market (DOM) is the number of days from the time a property is listed until an offer is accepted. The reason I don't include new construction in this number is that a builder may list a home before they even dig the hole for the basement. Generally, these listings are on the market quite a while before buyers can see enough of the finished product to make an offer, and those listings will skew the data negatively. The median number of days it took to sell an existing home in Norwalk was three in 2021. In 2022, it took two extra days. Even though that was an increase of 67%, five days to sell a home is historically extremely short.

When comparing the median list price to the median sale price of homes, I exclude new construction because it is common for a builder to list a home with just basic features, but the buyer will add on upgrades which increases the final sales price. This is so common and really skews the data, so, for comparison's sake, I only look at existing homes. In Norwalk, the

number of existing homes sold was 296 in 2021 compared to 258 in 2022, a decrease of 13%. The median sale price of these existing homes in 2021 was \$249,500 and increased 13% to \$281,450 in 2022. The median list price to median sale price ratio was 100% both years, meaning the property sold for the same price it was listed at.

Overall, the real estate market in Norwalk is doing well, but if we could improve in one category, it would be the number of existing homes we have available to sell. There is demand for those homes, and they will sell quickly if priced correctly. When listing a home for sale, the most important consideration is initial list price. Overpricing a home for the current market even just a little will backfire on you. ■

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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# A LIFETIME of service

On Jan. 20, we hosted our annual awards banquet at the Wright Place Event Center where dozens of chamber and community members joined us for a night of celebration. 2022 marked our 30th year as a Chamber of Commerce, and we were honored to have so many of our founding members and past board members in attendance for the banquet. The room felt like it was full of old friends.



In addition to celebrating our student (Will Chase), educator (Angela Davidson), chamber member (Amanda Reid-Raper), citizen (Women of Norwalk), and business of the year (Winn's Pizza & Steakhouse), the chamber awarded Tom McLaughlin with the Community Footprint Award. This award was created by the chamber in 2015 as a legacy award to honor those who have left a lasting impact on our

community.

Former Norwalk Community School District Superintendent Denny Wulf presented the award, and his recounting of Tom's lifetime achievements was a highlight of the evening.

In 1967, years before the chamber was established, Tom started his career as a teacher with the Norwalk Community School District. For 13 years, he taught biology, physical science and physical education. While working as a teacher, Tom attended Drake University to obtain his degree in administration and eventually became the principal of Norwalk elementary schools, Oviatt and Lakewood. As a community leader and educator, he initiated the preschool program, all-day kindergarten and student-led conferencing. He was awarded the Governor's Award for his work with the Norwalk Head Start Center. Tom founded Norwalk's Special Education Program and the Gifted Program and is well known for having also founded Norwalk's wrestling program.

Under Tom's leadership as head coach, the

Warriors had 114 wins (with only 26 losses), 40 tournament championships, 13 conference championships, six sectionals and one district championship. His work and dedication to the wrestling program led to his induction into the National Wrestling Hall of Fame (2013), Iowa's Dan Gable Wrestling Hall of Fame (2013) and the Norwalk Athletic Hall of Fame (2017).

Since his retirement from administration, Tom has continued to work in security and groundskeeping for the district and has proudly been part of the NCSD staff for 56 years (and counting).

Tom's career has made an indelible impact on countless individuals and the community. By honoring his lifetime achievements, as well as recognizing his ongoing commitment, we can ensure that these efforts continue to be celebrated for generations to come. ■

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

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OUT & ABOUT

# ANNUAL Dinner

Norwalk Area Chamber  
of Commerce Annual  
Dinner was held Jan. 20.



Angie Agan and Mary Kennedy



Jackson Zeigler, Kim Fairley and Judy Corcoran



Steve and Deb Taylor



Jody Ratigan and Alan Muenzenmay



Dan Trilk



Lindsey Aaron and Dawn Edwards



Nikki and Matt Huetter



Chad and Jan Keeling



Denny Lawyer and Jan Lewis



Victoria Pinney and Ryan Trampel



Steph and Tom McLaughlin

## OUT & ABOUT

# ANNUAL Dinner

Norwalk Area Chamber  
of Commerce Annual  
Dinner was held Jan. 20.



Stan Gustafson and George Meinecke



Theresa Hunt and Alexis Morlan



Annette and Jim Lane



Whitney Sadler and Annie Marker



Eric and Heather Simon



Walter and Rachelle Russian



Paul Williamson and Tyrone Hunt



Sarah Gunsaulus, Lauren Ebensteiner and Lorie Williamson



Laura Staples and Diane Phillips



Haylee Katschman, Jill Davis and Nicol Hoover



Kristy and Jon Niemeyer



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Posiciones Disponibles	Pago	Horas
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Empaque 2nd Turno	\$16.50	3:30-12:30am
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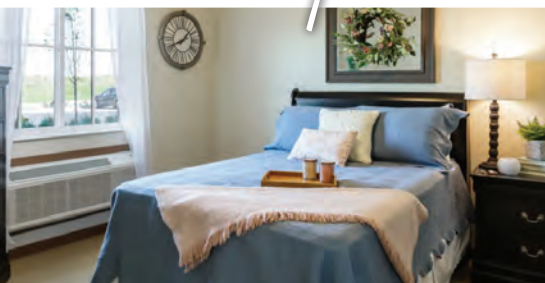
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