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THAT'S NOT a rat

I don't like spiders and snakes. That's what Jim Stafford sang in his 1974 hit single, and I am with him on this one. But not everyone agrees. In fact, a surprisingly large number of people choose to have these and other unusual pets.

Throughout my life, we had the typical array of household pets: dogs, cats, fish and a handful of hamsters. Although rodents can be popular as pets, my childhood choice came about by accident.



My family was at a local park when we saw a small animal scampering across the parking lot. "Look at that rat!" my brother yelled. "Wait, that's not a rat," he added. "That's a hamster."

We slowly walked up to the rodent and discovered that it was, in fact, a hamster. What it was doing on the loose in a city park was anyone's guess. We assumed it escaped from a home and was doing its best to avoid becoming a hawk's lunch. So we did what most anyone would do and threw it in the river.

That's a joke. We took it home and made a makeshift home for it from a cardboard box, which, of course, it ate through in a matter of a few hours. We then constructed a metal box from scrap material in the garage, which this hamster was not going to gnaw through. We even built a hinged opening at the top so we could reach in and get it in and out. What we didn't' envision was that this opening would eventually become an escape hatch for the little hamster — and escape it did.

Our family spent hours looking for this newfound pet, leaving food out as an attraction in hopes that it would appear. It didn't appear, but we did find it — floating in the water in the sump pump. That's certainly not a pleasant ending to this story, but we did learn a few lessons in the process, which helped immensely with the three hamsters that my daughters had years later. For the most part, we did become responsible hamster owners, except for the dog eating one of them.

On second thought, maybe spiders or snakes would have been a better choice.

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.



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FEATURE

Show rabbits

Amy Paulsen has taken care of rabbits for most of her life. When she was a child, most of them were basic brown rabbits. When her children were in 4-H, they raised and showed a wider variety of rabbits. As they aged out of the program and graduated, they no longer wanted the rabbits, but Amy decided to keep some of them for herself to show at local and state competitions.

Amy attends shows one or two times a month. Many are in Iowa, but she also travels to Illinois,

Nebraska, Minnesota, Indiana and Louisiana. She has English angoras, mini rex rabbits, and one lion's head rabbit.

"The mini rex rabbits are very velvety, and the angoras have wool," she says. "Some people will raise and keep angoras for their wool, and they'll shear them just like you shear sheep. They aren't as popular in Iowa but seem to be more popular in southern Missouri and areas where the Amish live and raise them for their wool."

Amy's mini rex rabbits have coats the colors of the mountains, so she has given them related names such as Aspen. The English angoras are all named after princes and princesses, such as Princess Diana and Prince Charles. She says she acquired her angoras about a year ago.

"The angoras change color so much," she says. "A couple of them started out as a chocolate color, and now they are a gray color."

One angora had babies in February, and only one survived. Another litter near the end of June included seven babies with five surviving. She sometimes sells her rabbits at state fairs.

"I'm about the only one that has been showing the angoras in Iowa that I know of," Amy says. "My angoras have won best in breed, and some have won best opposite."

Angoras are docile, "like big teddy bears," she says.

During show season, she brushes and cleans them weekly. Their cages get cleaned every week, and they only need to be fed every other day. In the summer, their cages are outside, but, in the cooler and winter weather, their cages are kept in the heated garage.

The cost of getting a rabbit depends on the breed. Angoras are \$100 to \$200, and less common breeds are \$50 to \$100.

"They have five types of food for their coats, and, in their cages, you

City prohibits "dangerous animals"

The City Code for Norwalk prohibits owning certain animals deemed "dangerous." The list of animals not allowed includes: wolves, coyotes and foxes; badgers, wolverines, weasels, mink and other mustelids (except ferrets); raccoons; opossums; bats; bears; all apes including chimpanzees, baboons and macaques; monkeys; elephants; wild boar; black widow spiders, recluse spiders and scorpions; venomous and constrictor snakes; gila monsters; lions, cougars, tigers, jaguars, leopards, lynx, bobcats; alligators and crocodiles; stinging ants; and Africanized bees, among others.



Janice Kennedy was fascinated by a tortoise and often thought of getting one of her own. Her husband bought her one as a gift.

put some bedding and toys," shares Amy. "Shows range from \$3 to \$10 per rabbit to enter."

Amy is part of a community of people raising and showing rabbits. "We call ourselves the Rabbit Habit," she chuckles. "There are about five of us. When we have get-togethers, it's like a girls' weekend."

Keen on tortoises

Janice Kennedy Davison likes tortoises.

"I met a tortoise in 2006, and she made such an impression on me. It seems odd to talk about a tortoise that way, but she was so large and intelligent and had a very calm attitude. I'd just never forgotten about her, and, every so often during the years, would mention to Dave, my husband, how much I like tortoises."

In November, Dave told Janice a Christmas present was coming early. One day, UPS dropped off a white box. When Dave returned home, he told Janice "Merry Christmas" and opened the box.

"He'd brought home other surprises in the past, so I wasn't at all sure what to expect. Basically, my husband chose the tortoise, and I'm the lucky recipient."

Janice named her tortoise Shasta. She is a leopard tortoise, and they estimate she is between 3-6 months old. They say she was born in captivity, but her species comes from South Africa.

"They are a dry, savanna-type tortoise," she comments. "From what I've read, the size varies, but she could grow up to 16-24 inches in length and weigh 29 pounds or more."

FEATURE

Janice says they are learning as they go, and Shasta is still a bit of a mystery to them.

"Tortoises need a safe enclosure with plenty of room to move," shares Janice. "It shouldn't be a glass enclosure. They don't get the concept of glass and don't know why they can't walk through it. We have a wooden enclosure with an open top covered with a screen. The screen is only needed to keep out the predators and other curious animals when they're outdoors."

Two heat lamps have been added to the enclosure to accommodate Shasta's need for temperatures to remain around 80-95 degrees during the day and around 75 degrees at night. Tortoises also need a basking rock and "hides," which are covered areas where they can hide out.

"Dave made a hide out of half of a small log," says Janice. "She loves

that. There is also a small hide at the end of her home that stays dark, and she likes to go there to nap after eating."

Tortoises are vegetarian, but Janice says Shasta is a picky eater and will only eat dandelion greens and blossoms.

"I guess finding those has been a challenging part of her upkeep," she says.

Janice says her favorite interesting facts about tortoises are that they are ancient creatures.

"A tortoise is a turtle, but not all turtles are tortoises. They live between 50-100 years in the wild," she says. "The shell is part of the skeleton and consists of 60 interconnected bones. The scales are called scutes and are made of the same keratin as fingernails. They smell with their throats, and the roof of their mouths is where the smelling organ is located."

Chameleons of different colors

In May 2020, Brookelyn Foust visited someone who owned four chameleons of all colors.

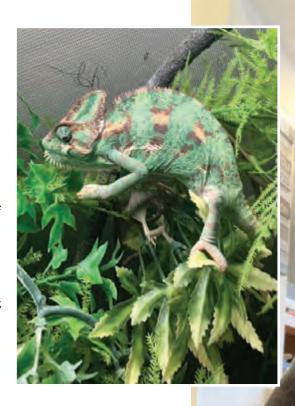
"I thought they were so cool, and I decided that I'd like to have a chameleon," she says. "My parents made me do a lot of research on them before I could get one. I was going to have to pay for it myself."

She chose a female veiled chameleon she named Little Foot.

"There were a bunch of different ones to choose from," explains Brookelyn. "There are panther chameleons, which are the most colorful, and there are Jackson's chameleons that have three horns. Veiled chameleons are like Pascal on Disney's 'Tangled.' I think they're the prettiest. I was actually looking at a panther chameleon and was going to get it, but then I was able to hold Little Foot, and I knew she was the one."

Before bringing Little Foot home, Brookelyn had to get her habitat ready.

"We had an old, big, glass fish tank that we were going to use to save a little money. After researching, though, I learned that glass enclosures





Brookelyn Foust says she had a variety of chameleons to choose from and chose a veiled chameleon she named Little Foot.

tend to make chameleons more prone to respiratory issues. I got her a screen cage that is pretty good."

She also has a heat lamp and a UV light, plastic branches and foliage in her enclosure, along with a cup for her crickets.

"I have a dripper on the top of the enclosure that drips water on the leaves that she drinks. I turn it on in the morning and off at night," she says.

Little Foot eats live crickets, but she doesn't eat every day.

"I usually feed her about 10 crickets at a time, about 2-3 times a week," she says. "They can go a while without eating."

Chameleons need a warm, moist climate, so Brookelyn has to keep her enclosure at around 78 to 82 degrees.

"I don't like to go all the way up to 82, because that seems just a little too warm," she comments. "I try to keep it between 78-81 degrees. I also mist her cage to keep humidity up."

"Chameleons don't have amygdalas, so they can't process love. She just associates me with food. She'll head-butt me or whip me with her tail if she doesn't want me to get her out of the cage. I'll get her out when I clean her cage, which is about one to two times a month."

Brookelyn's favorite facts about chameleons are that they have a bite force of 50 pounds.

"She hasn't gotten me yet, though," Brookelyn remarks.

FINANCE By Charlie Ochanpaugh

YOUR Social Security statement: What's in it for you?

The Social Security Administration (SSA) provides personalized Social Security statements to help Americans age 18 and older better understand the benefits that Social Security offers. Your statement contains a detailed record of your earnings and estimates of retirement, disability, and survivor benefits — information that can help you plan for your financial future.



You can view your Social Security statement online at any time by creating a my Social Security account at the SSA's website, ssa.gov/myaccount. If you're not registered for an online account and are not yet receiving benefits, you'll receive a statement in the mail every year, starting at age 60.

Benefit estimates

Your Social Security statement tells you whether you've earned enough credits by working and paying Social Security taxes to qualify for retirement and disability benefits and, if you qualify, how much you might receive. Generally, retirement benefits are projected for up to nine claiming ages, including full (ages 66 to 67), early (age 62), and late (age 70). If you qualify, you can also see the benefit amount your survivors might receive in the event of your death.

The amounts listed are estimates based on your average earnings in the past and a projection of future earnings. Actual benefits you receive may be different if your earnings increase or decrease in the future.

Amounts may also be affected by other factors, including cost-ofliving increases (estimates are in today's dollars) and other income you receive, and are based on current law.

Annual earnings

In addition to benefit information, your Social Security statement contains a year-by-year record of your earnings. This record is updated when your employer reports your earnings (or if you're self-employed, when you report your own earnings). Earnings are generally reported annually, so your most recent earnings may not yet be on your statement.

Because Social Security benefits are based on average lifetime earnings, it's important to make sure your earnings have been reported correctly. Compare your earnings record against past tax returns or W-2s. If you find errors, let the Social Security Administration know right away by calling (800) 772-1213. ■

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HISTORY By Juanita Ott

CLUBS of many purposes

How did people socialize before the days of social media? They created clubs, of course. A variety of clubs and organizations have existed in Indianola, giving our citizens a way to stay informed about world affairs, share philosophical ideas, be charitable, and catch up on the latest gossip. A few examples are the Quarter Century Club, James Whitcomb Riley Club, Shakespeare Club, Monday Club, and some that you wonder why they were created. In going through a stack of documents last year, we found a page that listed members of the "Clean Fingernails Club." I suspect that particular club might have been created as a joke.

One of the more interesting clubs was the Clio Club, a women's group founded in 1899. They were organized to help women "thoroughly cultivate every faculty with which she has been endowed, and that growth and development of mind, together with fluency of speech, can best be attained by investigation and discussion." The membership of the club was limited to 15. Clio, a muse of history in Greek mythology, is pronounced with a long "I" sound. It wasn't unique to Indianola. There was another one in Carroll that first met in 1884. There may have been more around the

The first year, programs were on a wide range of topics. "The life and writings of Washington Irving" was followed by a discussion on the subject of whether or not women should be examined before marriage. Topics at later meetings included, "The War in Africa," "Congressional districts in Iowa," "Switzerland and the Alps," and "Greek Mythology."

There might have been some problems with attendance in their fifth year. At the September meeting, they decided to fine those responsible for the program 25 cents if they were not present or if they did not send or provide for their part. In March, the minutes read, "Literary program came next, but as none of the members who were on the program were present, we omitted that part of the work."

In 1909, the Clio Club joined the Federation of Women's Clubs for the purpose of doing philanthropic work. For the next 14 years, they voted to join and drop out of various sections of the FW Club. No reasons were given for their actions. The state federation urged member clubs to give "wholehearted devotion and earnest work for two great causes: Enforcing the Prohibition Amendment as it now stands and the cause of peace." Prior to their 30th anniversary, the women were referred to as Mrs. or Miss. After that, they began to use the first names of members.

They also included the shortcomings of some of the members in the minutes. In 1943, their treasury was "replenished with \$1.25, part of which was delinquent dues and a special assessment, which we had never hoped to get from Eliz R." Another time, the flower committee reported sending a card to Bertha B. and threatened to take it back when Bertha arrived looking quite healthy. "Glad we didn't send flowers." I wonder what kind of comments would have followed if these things had been posted on Instagram or Facebook!





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EVENTS IN THE AREA

Check for cancellations

Jigsaw Puzzle Competition

Jan. 22, 9 a.m. to 2 p.m. Library meeting room

The library is holding its first-ever jigsaw puzzle competition. Teams of up to six individuals will compete to be the first to assemble their jigsaw puzzle. Doors open at 9 a.m. and puzzle time kicks off at 9:30 a.m. Teams can include all ages but the event is recommended for at least school-aged kids and older. No more than six total participants per team. If interested in participating, a team leader should register in advance and more detailed team instructions will be emailed prior to the event. Visit www.norwalklibrary.libcal.com.

Indy Winter Vendor Fair

Jan. 29, 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.



Samantha Fish concert

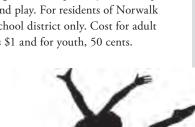
Wednesday, Jan. 19 Wooly's, in downtown Des Moines' Historic East Village

This live performance features Samantha Fish's explosive brand of blues/rock-and-roll. For more information, visit www.woolysdm.com.

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.



Gymnastics: Chow's Winter Classic

Jan. 13-16

Hy-Vee Hall in downtown Des Moines

The balance beam, vault, floor, uneven bars... Witness the excellence of 1,500 gymnasts from around the country this month as Chow's Gymnastics hosts the 19th Annual Chow's Winter Classic. The event features gymnasts competing in USAG Levels 3-10 and Xcel. This year, the Winter Classic will also showcase a dual meet between the Iowa State Cyclones and the Temple Owls. For more information, visit www.ChowsGymMeets.com.



Feb. 4, 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.



Tedeschi Trucks Band concert

Wednesday, Jan. 19 Civic Center, downtown Des Moines, 221 Walnut St.

This 12-member collective continues to push musical boundaries. From uplifting soulful anthems to bittersweet ballads and driving rock and roll, Tedeschi Trucks Band delivers an impactful sound and message with its genre-defying repertoire. For more information, visit DMPA.org.



Fire & Ice Winter Pub Crawl

Saturday, Jan. 22, 1-4 p.m. Valley Junction

CITYVIEW'S winter event returns. Tickets, ordered in advance, are \$20. Cost is \$30 at the door. Ticket covers 10 sample winter specialty drinks at participating establishments in Valley Junction. Tickets are available online at fire-and-ice.dmcityview.com.

IS THIS the year you retire?

We are experiencing a "Retirement Revolution." You may have heard it being called "The Great Resignation." That term refers to all the people leaving the workforce due to the pandemic. According to Goldman Sachs research, about two-thirds of those leaving the workforce are retiring; that's why I think "Retirement Revolution" is a more accurate description. Whether they are concerned about getting the virus, have found



that work is no longer a big part of their identity, or the pandemic has changed their job in ways they don't like, many are retiring earlier than they expected.

We find that a few things can prevent people from pressing "go" on retirement. One of the significant concerns is income. It can be challenging to think about no longer receiving a paycheck from your employer and paying yourself from your retirement savings. If you are thinking about retiring before answering the income question, you have to consider this: What do you want to do in retirement? How you spend your time will help determine how you spend your money. It will also help you determine if you have enough money to live out your retirement vision.

Health care is another one of those things that can help you

determine if you are retirement-ready. Many people want to wait until they are eligible for Medicare to retire. There's nothing wrong with that. I just wouldn't let it be the sole determinant of your retirement date. In the last 20 years, I've seen hundreds of people successfully retire before they are Medicare eligible. We've just had to get a little creative with their plan. It might be as simple as utilizing their spouse's health care plan or taking advantage of COBRA. This law allows employees to continue their health care coverage even after leaving employment.

There are other things besides a pandemic that can determine your retirement date. If your health changes or your employer offers an early retirement package, that could push you into retirement or make it seem much more attractive than before. We also see scenarios where one person retires, loves it, and convinces their spouse to join them.

If you are not ready to retire, maybe this is the year you capitalize on other retirement strategies like a Roth conversion, catch-up contributions, or updating your legacy plan. Whether you join the "Retirement Revolution" or not, heading to and through retirement with a comprehensive, written retirement plan will help make it easier.

Information provided by Loren Merkle, CFP®, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, IA 50111, 515-278-1006. Source: Casselman, Ben (Nov. 12, 2021) "The Number of U.S. Workers Quitting Their Jobs in September was the Highest on Record" www.nytimes.com.

Retiring in today's world can be complex and complicated. Each week, Certified Financial PlannerTM Loren Merkle and co-host Molly Nelson will tackle trending financial topics and apply them to your retirement.







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HOME HEALTH By Ward Phillips

ADULT day centers

Respite for families caring for loved ones

When her husband was diagnosed with dementia at the age of 53, Sara Harless of West Des Moines began thinking simply in terms of coping - of anticipating bleak days spent watching her healthy, vital spouse decline into someone she would no longer know.



She couldn't have anticipated that she'd spend the next several years watching him not only survive, but thrive in an environment that would make the most of his days.

"I think being in an adult day center actually extended Michael's life," Sara said.

Adult day centers serve older adults who typically live with family members because of health-related needs. Participants visit the centers while their caregivers are at work or are busy with other responsibilities and benefit from involvement with their peers in a safe and enriching setting that focuses on their abilities and preferences.

Many have memory challenges — a situation that is welcomed by many adult day centers, as programming often specializes in memory support.

Becoming aware that adult day centers existed was akin to finding water in the desert for Sara, who had been struggling with her husband's care when she learned one day about a nearby center.

"It was quite literally as if God had set an actual sign down in my path," Sara said. "He knew I was struggling and that Michael was struggling, too."

Sara's experience was typical; families that could likely benefit from adult day services often have never heard of them or have no idea what the services involve. Once someone finds out what an adult day center has to offer, they end up wondering why they hadn't taken advantage of services sooner, as services can provide so much help that improves not only the lives of participants, but of their families.

The knowledge that her husband was enjoying the center's programming while being treated with kindness and respect helped Sara focus on her job — and assisted her in letting go of the guilt she had initially felt about spending time away from him.

"The simple fact that he was safe was such a blessing to me, and it was icing on the cake that he actually enjoyed his time there and participated in so many activities," Sara said. "And I was able to hang on to my work, which was something that I needed for a sense of normalcy as well as income."

Adult day centers are usually private-pay but often have financial aid available through grants or other means. To learn more, search online for adult day centers in your area.

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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O - messo

PREP your winter emergency weather kit

You are probably familiar with emergency kits, but have you ever considered packing a shovel in your trunk or hauling around a bag of cat litter?



Hauling that shovel could come in handy if your car ever lands in

a ditch, and having that cat litter on standby could offer the much-needed traction. Consider the following information before you take your next road trip or family vacation.

Better safe than sorry

Winter weather can turn a routine trip into a dangerous situation, but being prepared can make the difference between life and death when facing hypothermia. No one plans to be marooned roadside, but, with severe weather looming, it's always a possibility. Be ready for Jack Frost with a winter emergency weather kit.

Consider the basics:

- First aid kit
- Cell phone and car charger
- Flashlight with new batteries
- Candle with matches or lighter
- Ice scraper and snow brush
- Hazard sign or brightly colored flag
- Cat litter or sand
- Bottled water and non-perishable food
 - Warm clothing, winter boots, and gloves

 - Battery jump pack or jumper cables

If you happen to live in a rural area or plan on taking a more extended trip, you may want to consider adding a few extra items to your kit. Adding these items can better prepare you for an unexpected emergency.

Add on items:

- Flares or emergency strobes
- Light sticks
- Hand warmers
- Toilet paper

- · Basic tool kit
- Tire chains/tow ropes

In the case of highway accidents or ice storms, motorists get stranded in groups. Ensure you have enough supplies for you and your family and pack a little extra to help the other stranded travelers.

You can also buy ready-made kits in stores and online. Make sure whatever you buy includes the basics, such as jumper cables, first aid kit and ice scrapers. To ensure your emergency kit is working and up to date, you should update it at least twice a year. This could be to replenish your non-perishable food supply or to ensure your batteries and battery jump pack have enough energy to get you through a tough situation.

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



WARRENS enjoy King Midget cars

Enthusiasts attend annual Club Meet.

Rick Warren was introduced to King Midget cars by his father.

"My fatherin-law had a 1958 or 1959 King Midget," says Tammy, Rick's wife. "He bought it when Rick was 10 years old, so he's had that car



Rick and Tammy Warren enjoy their King Midget cars — even without the amenities of heating and air conditioning.

for 50 years or better now. When he bought it, it was kind of junky. About 30 years ago, he took it to a guy to fix it up."

Tammy says that Rick is a tinkerer and loves cars. He loves tearing things apart and putting them back together. Working on his dad's King Midget is probably what ignited his love for them.

King Midget cars were manufactured in Athens, Ohio. Three models were manufactured. The first was a one-seater produced in the late 1940s. It had a pull start much like a go-cart. The second model was a two-seater, and their daughter owns a purple Model 2. The third model is also a two-seater.

Most Model 3s have hand-operated windshield wipers. They don't have heat or air conditioning. All of them have convertible tops. Some have convertible doors, and some have solid ones. Every year, some small change was made to the cars coming out. They ceased production in 1968, but some cars were left over and weren't licensed until 1969 and 1970.

"I'm not sure how many of them are out there," Tammy shares. "Not long after production stopped, there was a warehouse fire where the records were kept, so all of the records were lost."

In 1991, King Midget owners began holding annual jamborees they call Club Meets. Rick and his dad took father/son trips to the jamborees for several years. Once he and Tammy bought their own King Midget in 2006, she began attending the Club Meets with him. Their daughter, Kim Barbour, started attending in 2009.

"It has become a family affair," says Tammy. "We have seen 100-plus King Midget cars at our club meets, and the events are like being part of a big family."

The Warrens have several King Midgets. All of them are Model 3s.

"We have a green one, an orange one, and a white one," states Tammy. "They are very small. It's a tight squeeze to ride in. We sit shoulder to shoulder and are touching the doors. I can get one grandkid in our laps to ride, and we've taken our dog a few times, but there isn't much wiggle room. The motors are in the back and are chain driven. Our King Midget has a sprocket on one wheel that runs up to the transmission. Our green one started with a little Kohler motor like in a John Deere. It can cruise at about 35-40 mph. Our orange one has a V2 engine and can go about 50-60 mph. It has a radio in it. I feel like that's kind of classy."

Tammy says that the Club Meets happen in August, usually on the second weekend. The 2022 event will be held in Wichita, Kansas. ■





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SENIOR LIVING

By Shannon Giles

NEW YEAR'S resolutions for seniors

As we ring in the New Year, we tend to look back and think about our accomplishments in 2021 and begin to think about how we can do better in 2022. The New Year is a perfect opportunity to sit down and prepare a list of important lifestyle changes that can impact your mental and physical health. The key to making a New Year's resolution list is to be specific and not too broad. Resolutions should be SMART: Specific, Measurable, Attainable, Realistic and Timely.



Here is a list of New Year's resolutions you can consider this year.

- Exercise. Older adults can benefit from doing four types of activity regularly. These include aerobic exercise, such as walking and swimming; endurance exercises; activities to strengthen muscles; and exercises to improve balance and increase flexibility. Doing yoga, for example, combines balance and strengthening. Staying active can also boost your confidence and improve your mental health.
- Healthier food choices. You need fewer calories but just as many nutrients as you age. Eat more nutrient-rich fruits and vegetables, seafood, lean meats and poultry, nuts, and seeds. Also consider consuming fewer sugar-sweetened drinks and desserts, white bread and pasta.
- Staying connected. Social engagement and participation are especially important for older adults. Stay connected with your loved ones. Meet for lunch or coffee and don't wait for the holidays to get together when you can stay connected with a simple phone call or email with photos from special
- Stimulate your mind. Challenging your brain to learn something new helps keep your brain healthy. Lifelong learning helps build cognitive reserve, the brain's resilience, and ability to cope with stress and challenges. Challenging your brain reduces your chance of experiencing memory loss.
- Volunteer. Research reveals that volunteering improves health by reducing stress and depression risk and keeping you physically, mentally, and socially active. Volunteering is a great way to give back to the community and can give us a sense of accomplishment. ■

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

2251 Sunset Drive Suite C, Norwalk

REMOVE signs of pets when showing your house

One of the effects of the shut downs and stay-athome orders that occurred due to the virus that swept through the country recently was that people purchased and adopted pets in droves. I have heard statistics that pet ownership is up by as much as 14%, and it was high to begin with. People consider their pets as companions, and there is no doubt that, for most people, pets bring a sense of joy that can help us mentally and physically.



As popular as pets are, they can cause problems when trying to sell your home. Even buyers who are currently pet owners can be critical when looking at a home that has pets. Let's face it, just having humans living in a house causes damage, but having pets in a house is much worse.

A house with pets will have odors, and it is common for the owners to become so accustomed to the smell that they don't notice it, but someone new walking in for the first time can be overwhelmed. It is good to have a disinterested third party come over and give you an honest assessment of whether the pet odor is a problem. Masking the odor with air fresheners won't be good enough. It will require deep cleaning and maybe even new carpet.

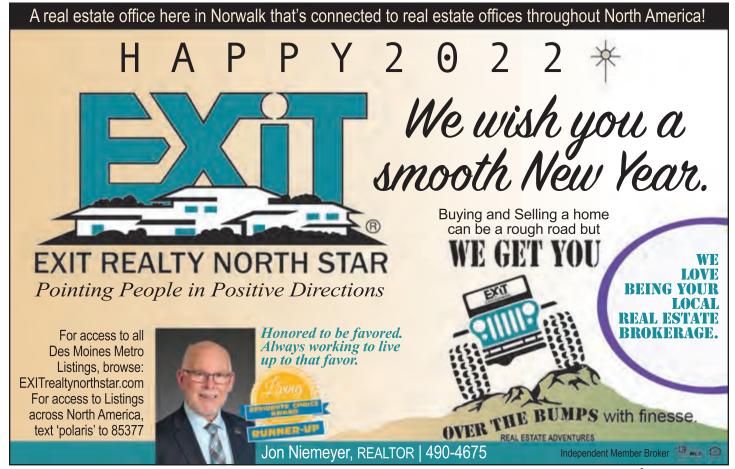
Pets can be extremely hard on a house — scratching, clawing, jumping and chewing. Just like odors, as family members living in the same house, we can grow accustomed to damage and allow it to become acceptable, but for someone new walking in for the first time, the damage

can stand out like a sore thumb. You will want to start early identifying things that should be repaired. Just like for odors, have a disinterested third party come over and point out things they see. This includes the exterior of the house, too. Keep the yard picked up, fill any holes that have been dug, and replant grass where it is missing.

While your home is being marketed, you will want to remove your pets from the house during showings. Your pets may be well behaved when you are around, but when strangers come over, they can behave totally differently. Your pet is probably already stressed out because you are making changes, and then, strange people start coming into the house while you aren't there. This can cause a normally well-behaved pet to act out and misbehave. This could become a liability issue for pet owners selling their home.

The key to effectively marketing your home for sale is to provide an exceptional experience for the homebuyer. This includes being free of any distractions and doing everything you can to make your home look as though no pets live there. That may even require you find a temporary place for them to live. Although this may not seem like the most ideal thing to do, it will take a lot of responsibility off your shoulders. After the first couple times you quickly run home to get your pet for a showing, you would be happier having them living somewhere else for a short time, and your pet may be happier, too.

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



Chatham to the east.

I hope you all had a great holiday season and safely celebrated the New Year. As we begin this new year and start to think about all the possibilities it has to offer, I want to take a brief moment to reflect on the past year. 2021 was a good year for Norwalk. We had nearly 300 new building permits issued. We made significant



Tom Phillips, Mayor

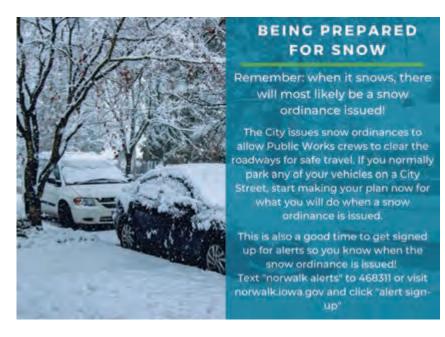
improvements to our streets and infrastructure. We made our first connection to the Great Western Trail and gained several new parks. We are fully staffed at our Police Department, and our Fire Department is in a great position to serve our community.

2022 has potential to be even better:

- We will finish the Great Western Trail connection all the way to Lexington.
- The City is nearing the completion of a development agreement for our first hotel and we hope to see ground breaking this spring or summer.
- We're also nearing completion on a development agreement that will be a public private partnership providing a new sports complex. We expect to see ground moving this spring.
- We're finishing up a new planned unit development (PUD) agreement on a retail area that will be just to the north of the sports complex. This will includes extending

- We expect to see expansions at several of our major businesses.
- The intersection of North Avenue and Sunset (Highway 28) will be completely rebuilt this year.
- Our Comprehensive Plan update will be completed.
- Other infrastructure projects include watermain improvements, street patching/overlays, planning for improvements at Beardsley and Sunset, and planning for sewer expansions.

These are only a few of the projects we have going on for 2022. As we make our way through the year, I'll try to highlight other projects that may be of interest to you. Until then, I wish you all a happy and healthy New Year!



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PREVENTING LOST PETS

INFORMATION FROM THE ARL & CITY OF NORWALK PUBLIC WORKS

There are several steps you can take to keep your pet safe and reduce the likelihood that they'll become lost or stolen.

- Have your pet microchipped. Microchips are an implanted form of identification equipped to access your contact information when scanned at an animal shelter or vet clinic. Remember to update your info with your microchip company and the shelter you adopted your pet from when you move. ARL offers walk-in microchipping several days a week. https://www.arl-iowa.org/pet-help/microchip-clinics/
- Make sure your pet is wearing a collar and ID tag. Studies show that
 pets with collars are more likely to be assisted by the public. If you
 need a collar or tag for your pet, ARL selfs engraved ID tags and collars
 in their Animal House store or you can pick them up at pet stores or
 online. Be sure to include a current phone number on the tag.
 Probably the best gift you could give your pet for the holidays!
- Spay/neuter your pet. It's not just about population. Studies have shown that spayed or neutered animals are less likely to roam.
- Keep your pets indoors, and supervise outside time. Dogs should never be outdoors unsupervised, even in a fenced yard. They can quickly dig under or climb/jump over fencing. Always leash your animals when outside, and keep them close to home and away from traffic, unfamiliar animals and those who may not concern themselves with your pet's best interests.
- Keep them safe when you're out and about. If your car windows are down for your dog during the drive, make sure they are closed enough so the dog cannot jump out.
- Keep updated photos of your dog. Be sure to get close-ups as well as full-body photos in case you ever need to post "lost pet" fliers.



PUBLIC WORKS
2626 NORTH AVE
NORWALK, IA 50211
515.981.9527
PUBLICWORKS@NORWALK.IOWA.GOV

Cops With Carts

On December 15th the Norwalk Police Department held their 5th annual Cops With Carts foodraiser to benefit the Norwalk Area Food Pantry. Once again, the community gave outstanding support. Over \$10,000 in cash and food was raised during the afternoon. The Cops with Carts concept was born from a desire by the police officers of the community to give back to those they serve during the holidays. Officers collect

monetary donations prior to the event and then collect food and cash donations during the event. Who knew grocery shopping could be so fun! If you were unable to stop by but would still like to donate to the Norwalk Area Food Pantry, you can scan the QR code!





Kirk grew up in Huxley, Iowa. After graduating high school, he joined the US Army where he served as a Military Police Officer. His civilian law enforcement career



started in his hometown of Huxley. Kirk joined the NPD in August of 1993. Throughout his career he has held the positions of Police Officer, Sergeant, Lieutenant and currently serves the City of Norwalk as Assistant Police Chief.

"It is nice to see familiar faces around the community. The support the community has given to the NPD is incredible. I am proud to serve the residents of Norwalk. I am especially proud to serve the members of the police department to help them anyway I can. I also envoy working with the other employees here in Norwalk and assisting whenever necessary."

Kirk married his wife Julie the same week he started working for NPD! They have 3 adult children, Morgan, Courtney, and Garrett and soon will be adding son-in-law Braxton. Kirk enjoys spending time with family at the Lake of the Ozarks and driving to different parts of Iowa to see what this great State has to offer. In the fall, you will find Kirk watching Pittsburgh Steelers football. He is a die-hard Steelers fan, even naming their dogs after team players.

If you see Kirk around, be sure to thank him for his 28 years of service to the residents of Norwalk.



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IMPORTANCE of cervical health

In 2021, about 14,000 women in the United States were diagnosed with cervical cancer, and about 4,000 women died of the disease. Cervical cancer is almost always caused by the human papillomavirus (HPV), and this cancer can be largely prevented with screening and vaccination.



Q: What is cervical cancer?

A: Cervical cancer is a malignant tumor of the cervix, which is the lowest part of the uterus. Sometimes, precancerous changes to the cervix (dysplasia) are diagnosed and steps can be taken to prevent cancer from developing.

Q: Can cervical cancer be prevented?

A: Screening is a key component in the effort to eliminate cervical cancer. Pap testing involves collecting cells from the cervix for examination under a microscope to look for abnormal cells. Since most of these abnormal changes are caused by HPV, screening also includes testing for the presence of the virus. Regular Pap and HPV testing improves detection of precancerous changes to the cervix.

HPV vaccination is recommended for everyone around age 11 or 12. It can be given later if necessary, up to the age of 45. Since most cases of cervical cancer are caused by HPV, vaccines that protect against this virus can dramatically reduce the number of cases per year.

Q: What are the signs or symptoms of cervical cancer?

A: Cervical cancer in its early stages generally produces no signs or symptoms. However, with more advanced cervical cancer, a woman may experience:

- Bleeding during intercourse
- Vaginal bleeding between periods or after menopause
- Watery, bloody vaginal discharge that may be heavy and have a foul odor

Make an appointment with your health care provider if you have any signs or symptoms that worry you. If you're thought to have cervical cancer, you may be referred to a gynecologic oncologist, a doctor who specializes in treating cancers that affect the female reproductive system.

Information provided by Dr. Abby Gonik, gynecologic oncologist with MercyOne Des Moines Surgical Group, 411 Laurel St., Suite 2100, Des Moines, 515-247-3266, MercyOne.org/desmoines



The center also features an expanded research office for increased number of clinical trials, to be on the cutting edge of lifesaving medical breakthroughs.

You'll find compassionate, comprehensive, and personalized care, where patients can meet with all the members of their care team under the same roof in one convenient location.

A NEW YEAR'S resolution for hearing loss

Happy New Year! Now is the time to resolve your hearing difficulties. Results of recent studies reveal benefits of early intervention of hearing loss. Below is a list of common signs and symptoms of hearing loss.



- Increasing the volume of the television, radio, and/or telephone. Raising the loudness of these devices increases levels of both the dialogue and background noise. Therefore, everything becomes louder. This volume is often bothersome to others.
- Difficulty hearing and/or understanding, especially in noisy conditions. Noise can mask, or disrupt, speech. Lower-pitch sounds, such as running water, masks higher-pitch speech sounds, including consonants (e.g., /k/, /f/,

/s/, and /th/). Consonants convey the most meaning in speech.

- Frequently asking others to repeat themselves. Individuals with hearing loss ask for repetition when they do not hear and misunderstand. These individuals may rely on a spouse or close family member with a familiar voice to repeat and/or rephrase.
- Difficulty hearing women's and children's voices. Women's and children's voices are higher in pitch and softer in volume than men's voices.
- Frequently asking others to speak loudly, clearly, and/or slowly. Hearing loss can negatively affect the volume and clarity of sound. Without appropriate stimulation, the brain is not able to efficiently process sound.
- Ringing in the ears (tinnitus). Tinnitus is the perception of ringing or other noises (e.g., buzzing, chirping, hissing or roaring) in one or both ears. This noise may be constant

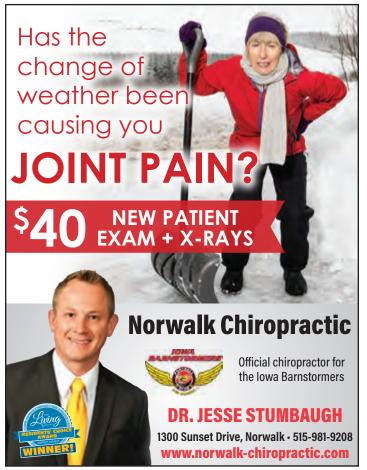
or intermittent. Tinnitus is more noticeable in quiet environments, such as falling asleep at

· Avoiding social situations. Individuals with hearing loss experience difficulties communicating. These difficulties may cause feelings of anxiety, stress or embarrassment. Therefore, these individuals withdraw from social interactions, which may lead to isolation and depression.

If you or a loved one experiences any of these signs and symptoms of hearing loss, schedule an appointment today with an audiologist. Early diagnosis and treatment of hearing loss often leads to better outcomes.

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





HEALTH By Dr. Jesse Stumbaugh

PREPARATION for snow shoveling prevents injury

When snow, ice and frigid winds blast into town, watch out. If your body is not in condition, the common winter chore of snow shoveling can present the potential for spasms, strains, sprains and other health problems.

Be prepared and follow these tips for exercise of the snow shoveling variety:

- Maintain your exercise program year-round.
- · Listen to weather forecasts so you can rise early and have time to shovel before work; rushing the job can lead to injury.
 - Do some stretching before you grab the shovel.
- For big jobs, use a motorized snow blower. If you shovel by hand, use a lightweight, ergonomically designed shovel to reduce back strain.
- When you do shovel, push the snow straight ahead. Don't try to throw it; walk it to the snow bank. Avoid sudden twisting and turning motions.
- Bend your knees to lift when shoveling. Let the muscles of your legs and arms do the work, not your back.
- Take frequent rest breaks to take the strain off your muscles. If you continue to feel soreness, pain or strain after following these tips, it may be time to visit your chiropractor.

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



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HEALTH

By Dr. Donna Grant

WHAT YOU should know about TMJ/TMD

Although "TMJ" has become a household word, it is a non-specific, catch-all term for a variety of pain/dysfunction conditions of the head and neck. Today, we know there are many causes of head and neck problems that may or may not be related to the temporomandibular joint. For this reason, although not as widely known, most dentists use "TMD" (temporomandibular disorder) to more accurately describe the condition.



Symptoms of TMJ could be facial or jaw pain, clicking or popping when opening/closing the mouth, ringing ears, jaw locking up, frequent headaches, etc. A dentist can help determine if your TMD is dental in nature. If it is, procedures can be done to improve the alignment of your bite, which may include crowns, adjusting existing tooth surfaces, wearing a night guard, or orthodontic treatment. Some short-term solutions could be prescription and nonprescription medicines, ice/heat packs to ease symptoms, switching to a soft diet, or, more recently, some have found major relief in botox treatments for TMD. In rare and severe cases, surgery may be required.

Because other types of pain can mimic a TMJ disorder, complete dental and medical exams are important for an accurate diagnosis.

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

WELLNESS By Taylor Grgurich

FLEXIBLE nutrition. Sound familiar?

Flexible nutrition is learning how to balance your plate while still eating foods you love and enjoy that fit into your macronutrient goals. Macronutrients, or "macros," are what your body needs in order to function properly and consist of protein, carbohydrates and fat.

Eating shouldn't be full of restrictions, timelines of when you can eat, or cutting out any food group. It should be learning how to fuel your body with essential nutrients while still eating all foods, especially those that you love.

By learning the methods that work best for you, you can incorporate your favorite foods while still staying on track.

Like potatoes? Enjoy! Steak? You betchya! Donuts? My Friday favorite! Get past diet culture, remove the guilt and say "yes" to finding what works best for you. A flexible, macronutrient-based approach to nutrition can create sustainable changes that align with your current lifestyle. These changes can start during any chapter in your life. It's important to establish a solid foundation of nutrition that will help you set goals and create progress you can sustain for a lifetime — not just a quick fix. ■

Information provided by Taylor Grgurich, RDN, LD, MAC OUT Nutrition, 641-344-1665, www.macoutnutrition.com.



HEALTH

By Janet Rieckhoff

NEW YEAR, new affirmations

With the new year come resolutions — quickly followed by guilt for breaking the resolution. Guilt and negative self-talk can go together in a vicious cycle. Maybe the best New Year's resolution is not to make one, but if you are going to, make two instead. The second being not to allow feelings of guilt or negative self-talk sneak into your mind. If it does get in your brain, then challenge those thoughts and feelings.



To challenge negative thoughts and guilty feelings, think back into your life and ask, "Have I experienced guilt or negative thoughts before about a similar experience?" For instance, when former resolutions were broken, did guilt or negative talk help or come true? Chances are the answer is no, so challenge the negative guilty thoughts with the fact they are unhelpful. Think of yourself as a prosecutor collecting all the facts and arguments against the negative guilty thought to prosecute it.

Another way to challenge negative guilty thoughts is listening to or reading affirmations. Affirmations are often the opposite of negative thoughts. Create affirmations using the opposite. Such as, "I can't do it" becomes "I might be able to do it because I have not tried." Look for affirmation apps and books. Write favorites on sticky notes to put around the house where you will see them.

Information provided by Janet Rieckhoff, LMHC of SS Therapy and Consulting, Ltd., 4725 Merle Hay Road, Suite 205, Des Moines, IA 50322, 515-528-8135, www.sstherapyandconsulting.com, rieckhoff@sstherapyandconsulting.com.





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CREDIT COUNSELING By Tom Coates **STAYING** out of debt in 2022

If you met your personal financial goal of paying off unsecured debt in 2021, then the last thing you want to do is go back into debt this next year. Spending less than you earn can be challenging for even the best budget-savvy consumers.

Here are some general tips:

- Find additional income. A temporary part time job can help to fund extra savings so that emergencies don't end up on a credit card. If your employer allows, work over-time. Review tax withholding allowances. Find a flexible side hustle.
- Track your expenses. If you are over spending, take a look at your bank statements for a month and find the leak.
 - Continue to make savings a priority even if it is a small amount.
- Check your subscriptions. Do you have multiple streaming options, an unused gym membership, or magazines that you can cut back on?
- Grocery prices are rising. Take advantage of meal planning around ads or shopping discount grocers. Stick to the list. When eating out, take advantage of discount nights, happy hours, or sharing meals.
- Brown bag it. Lunches and coffees on the go can be a budget buster. Save by making it at home.

Congratulations on making financial wellness a priority in your life. Cheers to a debt-free New Year.

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

FITNESS By Dani McManus

Q: What are shin splints, and how do you get rid of them?

A: If you have ever had the pleasure of experiencing shin splints, I think you would agree with me when I say that they are the absolute worst. They make walking, running, or any form of cardio really hurt. So what exactly are they? Ultimately, it is an inflammation of the muscles around your shin bone that can cause tenderness, soreness or even pain along your shins. They always seem to hit you at the most random times, or are they random?



One of the biggest causes is increased training intensity. Did you add an extra mile to your run or go up more stairs on the stairmill? You may have been able to run that extra mile, but sometimes your body needs to be able to work up to that or allow for a longer warm up. That repetition of your foot striking the ground keeps adding to that irritation over time if your muscles aren't used to it. Luckily, as annoying as they can be, they are pretty preventable in ways such as drinking more water, getting new shoes, or even remembering to take a day off. Rest days are a beautiful thing; they allow your body to recover from the stress after a workout. If you ultimately get shin splints, the best thing you can do is rest and put ice on your shins. Always remember to listen to your body.

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.



UNDERSTANDING the ductless heat pump

The concept of a ductless heat pump system has gradually evolved since being introduced in the 1970s. They were developed as a step up to the window unit. The main vision was



the same: provide spot cooling to homes and buildings where a more complete, whole-system approach was either unfeasible due to space or financial constraints. We have found many misconceptions are out there in relation to the modern-day ductless heat pump system.

What is a ductless heat pump?

Ductless heat pumps — also known as minisplit pump systems — work by using an indoor unit connected to an outdoor compressor. The outdoor compressor works to heat/cool the air then send the air directly into your home through the indoor unit. This all works together via a refrigerant line opposed to your

usual duct system.

The biggest misconception we hear is that a ductless system can't operate in areas like Iowa that have extreme low temps in the winter months. Although that would have been a factual statement 20 years ago, the modern top-of-the-line systems made today are built to meet -20 degree temps — and at the highest electric efficiency levels on the market. That meets or exceeds standard ducted heat pumps or furnace installation. Modern ductless heat pumps come with DC inverter technology. This controls the heat pump's energy usage. The compressor can then speed up or slow down accordingly, resulting in decreased power use.

Ductless mini-splits are commonly used in home build-ons, locations throughout the home that just never meet comfort standards, shops or garage spaces, and basements. Although these are the common installations, entire homes and commercial buildings can be designed with ductless mini-split heating and cooling as their primary source of heating and cooling comfort.

The modern systems provide for less energy consumption and loss than ducted heating and cooling and are competitively priced as well.

It is critical that you consult with an HVAC company that specializes in ductless installations. Errors in installation and design are the most common issues we see. When done right, it's hard to compete with the efficiency and comfort provided by ductless heat pump systems — the only HVAC system available that allows you true zone comfort. You have the ability to control the temperature from room to room. It's important to note that mini-split systems can also be fully or partially ducted. Again, design is everything.

Your comfort is our priority! Still have questions? Visit www.tripleahomeservices.com for additional information, or call Dale at 515-868-2779 Ext. 1 to talk through your concerns and questions. Information provided by Dale Adams, owner, Triple A Home Services, 4604 20th Ave., Norwalk, 515-868-2779.







A LESSON from the Pony Express

William H. Russell, Alexander Majors and William B. Waddell founded the Pony Express in an attempt to provide faster communication between the more populated portions of America and the far west, especially California. The Pony Express was a group of young riders on horseback covering about 2,000 miles over the course of 10 days, transporting mail from the east to the west and then back. On April 3, 1860, the first Pony Express riders departed from St. Joseph, Missouri, headed toward Sacramento, California. Along the arduous journey, each rider covered around 100 miles before handing off the route to another rider, usually covering a combined 250 miles each day.



These young riders faced all sorts of difficulties on their journey, including attacks by Indians, dangerous weather, and the general rigors of riding cross-country on horseback at a full gallop. In addition, riders were also personally given a Bible to carry with them on their long journey, and, at each of the 150 relay stations on the route, a Bible was placed to provide spiritual support to the riders. The Pony Express was only in existence for 19 months, but, during the short time of its operation, some 200 riders covered 650,000 miles.

I wonder, what did the founders of the Pony Express know that maybe we've forgotten today? Isn't life today in many ways a lot like that of a Pony Express rider — galloping at full speed from sunup to sundown, navigating through difficult issues at work, at school, in the family, dealing with things around us we can't control, and sometimes actually feeling like we're risking death? We all need something each day to ground us, guide us, soothe us, comfort us, and give us truth and wisdom for everything life throws at us. If the Bible was good enough for those riders who faced what they faced each day, then don't you think it's good enough for us today as well?

As we start a new year, I urge you to dive into the Bible on a regular basis. It's so much more than a book. It's a library that contains the history of everything, the wisdom of the Almighty, Gods' blueprint for the end of the world, the love of God found in Jesus Christ and the only place to find the gospel — the good news of eternal life. I think you'll experience a difference in your life when you hear what God has to say to you through his word.

Pastor Rob Jones is the senior pastor of Fellowship Community Church in Norwalk. The church was founded under his leadership in 1995.

RECIPE

WARM UP winter with comforting classics

(Family Features) Whipping up family favorites all winter long is a perfect activity to keep loved ones warm in the kitchen while avoiding the bitter chill outdoors. Delicious, heartwarming snacks offer a simple and savory way to bring everyone in from the cold while enjoying comforting flavors together.

Lean on beloved ingredients like go-to RAGÚ sauces when it's time to come together for quick bites. The possibilities are nearly endless with delicious recipes using classics like the RAGÚ Old World Style Traditional or RAGÚ Simply Traditional options.

Hearty flavors can take away the chill of winter in recipes like Baked Tomato Goat Cheese Dip. Easy to make and fun to create, this simple snack is perfect for a cold afternoon spent together in the kitchen or watching a family-movie marathon.

Find more recipes perfect for warming up this winter at Ragu.com.

Baked tomato goat cheese dip

Recipe courtesy of Marzia Aziz of "Little Spice Jar" Prep time: 10 minutes

Cook time: 20 minutes Servings: 4-6

Ingredients

- Nonstick cooking spray
- 2 cups RAGÚ Simply Traditional Sauce
- 3 cloves garlic, divided
- 1/4 cup fresh basil, chopped, divided
- 1/8-1/4 teaspoon red pepper flakes
- 1 log (10-10 1/2 ounces) goat cheese, softened at room temperature
- 2 teaspoons olive oil, plus additional for brushing, divided
- 1/4 teaspoon fresh thyme
- kosher salt, divided
- pepper
- 1 large baguette, sliced on bias
- blistered tomatoes, for serving (optional)

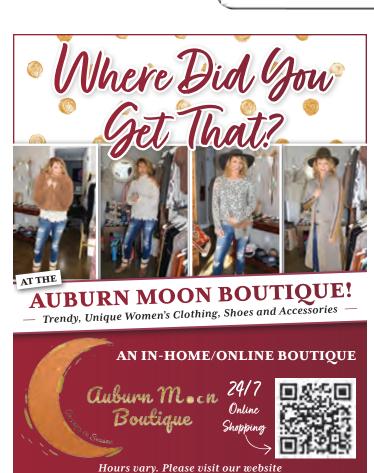
Directions

- Position one rack in upper third of oven and one in lower third. Preheat oven to 375 F. Spray small, round baking dish with nonstick cooking spray; set aside.
- Add sauce to small bowl. Grate in two garlic cloves then add 1/8 cup basil and red pepper flakes. Stir to combine then pour sauce into baking dish.
- Smash goat cheese log into ball. Place ball between two sheets plastic wrap. Using hands, flatten cheese into thick, round disc about 1 inch smaller in diameter than baking dish. Remove goat cheese from plastic wrap and place in center of sauce. Drizzle cheese with 2 teaspoons olive oil. Sprinkle with fresh thyme, kosher salt and pepper. Bake on lower rack, uncovered, 20-25 minutes, or until sauce is bubbly and cheese is warmed through.
- Place baguette slices on baking sheet.
 Drizzle or brush with olive oil and



sprinkle with kosher salt. Bake crostini on upper rack 10-12 minutes, flipping halfway through. When bread is done, remove from oven, cut last garlic clove in half and rub cut side on bread.

- Top dip with remaining basil and blistered tomatoes, if desired, and serve with crostini.
- Note: To make blistered tomatoes:
 Heat skillet over medium-high heat
 until almost smoking. Add 1 pint
 cherry tomatoes to dry skillet and let
 sit 1 minute. Lower heat to low, toss
 tomatoes with 2 teaspoons olive oil and
 cook 2-3 minutes, or until tomatoes
 are about to burst. Remove from heat;
 sprinkle with pinch of salt and pepper.



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GRIEVING in the New Year

If you lost a loved one in the past year, facing the new year may seem daunting. The idea of starting over in a new year can just seem overwhelming. Are you making New Year's Resolutions? Are you trying to end your grief and start the new year without the sadness and loneliness?

For those who are grieving, starting a new year isn't always a happy time. You may feel more sad than you have recently as you watch your friends and family rejoice that 2021 is over. You may have felt numb until the moment the clock strikes midnight, and then you realize you are starting a new year and your loved one won't be a part of it.

Instead of making resolutions that may be difficult, if not impossible to manage, consider putting yourself first. Count your blessings. Take a deep breath, sit still, and take a few minutes to feel the warmth of the sun through

the window, go for a walk in the fresh new snow, or spend an hour in the company of a good friend. The loss of a loved one changes us. Grief changes us. You are not the same person you were one year ago.

Think about it. You have probably struggled to get through Christmas without your loved one, but you've never thought about the new year. You may be surprised by the emotions you may feel. So, as the big silver ball drops in Times Square on New Years Eve, take a minute and think about the upcoming year. Consider the following ideas.

- 1. Don't be afraid to say "No, I'm not OK" and share your feelings with those **close to you.** Be gentle with yourself. It's OK to not be OK all of the time.
- 2. Let yourself feel joy. It doesn't mean you don't miss your loved one, it doesn't mean you have forgotten him or her, but letting

yourself have moments of joy will help.

3. Don't "should on yourself." Don't say, "I really should do that." Look back at No. 1. Be gentle with yourself. You may not be able to today, but tomorrow is another day, and you may be able to face that challenge.

As much as it makes us uncomfortable, sad and feeling lost, death is a part of life. Finding a way to continue living, loving, and laughing is important. Take one small step at a time and don't be afraid of setbacks. Just start once again. Forge a new path, taking a little of the past with you, holding your loved one close in your heart, and learn to navigate your world all over again. ■

Written by Jeanne Yordi, Acting Manager and Family Advisor, O'Leary Funeral & Cremation Services, 1020 Main St., Norwalk, IA 50211, 515-981-0700, www.olearyfunerals.com.



DO I need a will?

During my 20-plus years of practice in Norwalk, one of the regular questions I receive from clients is whether a person needs a will. It is often phrased as, "My spouse and I just had a baby, and we don't own a lot of property; do we need a will?" The answer to this question is "yes."

Upon meeting with the couple, I find out both husband and wife work, have a small bank account, some retirement and own a house with a mortgage on it. Like many people, their biggest asset upon death will be life insurance.

A will is a legal declaration of a person's wishes regarding the disposal of his or her property after death. It also provides for who will be the caretaker for minor children, who will manage the children's money and under what circumstances the money should be spent. A will must also satisfy the requirements set out in state law in order to be valid.

Most of the time, when children are involved, I advise clients to create a trust within the will for the benefit of the children. By doing this, parents insure a child's inheritance will be managed by a responsible person beyond the child's 18th birthday. Without a trust, the child would be entitled to have sole control of his or her property upon attaining the age of 18.

Contrary to common myth, the government does not get an individual's property if he or she does not have a will. If a person dies without a will, state intestacy laws specify who will receive property. Usually this will be a surviving spouse and/or children. However, intestacy laws do not provide the unique specifics that a will provides. The state intestacy laws should not be considered as an acceptable alternative to creating a will.

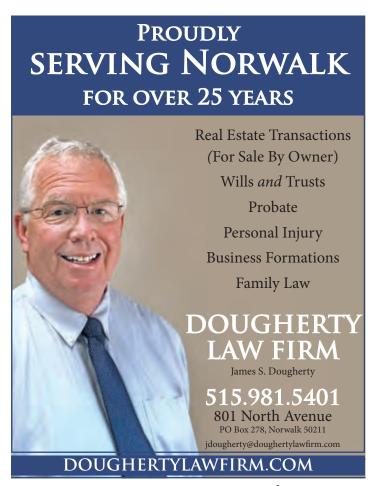
In addition to creating a will, I advise my clients that it is important to review how all their assets are held. Most married couples should own their property together. Such assets include real estate, vehicles, bank accounts and other investments. By owning assets appropriately, most married couples can avoid the necessity of going to court to open an estate when the first spouse passes away.

Many assets held by people have beneficiary designations. A beneficiary designation identifies the person who receives the asset upon the death of the insured or owner of the property. Assets that may have beneficiary designations include life insurance policies, investment accounts, bank accounts and retirement investments. These designations are not affected by terms of a will. Because of this, like a will, I advise clients to frequently review beneficiary designations to insure the designations are kept up to date as life changes.

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







NEW library additions for a New Year

"Scribbles" is new library mascot.



Scibbles, the new library mascot, enjoy visiting with people and encouraging reading.

Norwalk Easter Public Library recently underwent some changes, including a new website and new logo.

"It's been sort of a rebranding," says Jean Strable, staff member at the library. "With the rebranding, we thought it would be fun to have a mascot, so we approached the library foundation about it. They agreed to the idea and paid the 'adoption fee.' We all felt it would be a good way to highlight the rebranding effort and engage the community."

The chosen mascot is a dog.

"Before he got here, we put the word out to the community to name him," shares Strable. "We received lots of community submissions of a wide variety. Out of all the submissions, 'Scribbles' seemed just right. The library focuses a lot on literacy, and when young children begin learning to read and write, they scribble a lot. It just seemed appropriate."

Scribbles debuted at the library on Dec. 10. "We had an event called 'Howl-idays' at the library," says Strable. "We made it both a holiday event and his debut. We had stories, songs, crafts, a balloon artist and snacks. There were photo opportunities with Scribbles, as well as high-fives and hugs."

The library staff plans to have Scribbles engage with the public in as many ways as

"We chose a dog because we wanted our mascot to come across as friendly, playful and welcoming," says Strable. "That's how we want the library viewed — that we're here to help." Scribbles will make appearances at schools, childcare centers, and possibly senior care centers. He will probably visit the farmers market and some businesses. Scribbles will play a part in helping with the website and promoting library programs throughout the year.

"He will help promote the summer reading program," shares Strable. "He even has a new backpack for it."

Volunteer opportunities will be available

to teens to assist with Scribbles. The library recently shared a message for these opportunities with the Norwalk High School student body and received many responses.

Scribbles will be at the library most of the time with special appearances during reading time and book club meetings at the library. He will also be checking in to see what kids are reading.

"We're hoping Scribbles can get involved in other city departments," Strable says. "We hope to partner with them to come up with videos that show he is a law-abiding citizen. Since the library is in a park, he will occasionally visit the park. He will make public service announcements whenever he is out and about to help remind people to follow the rules, like getting licensed and paying fees to use the dog park."

If community members want to help keep Scribbles in stickers and kibble, they can donate to the library foundation.

MEET Katherine Phillips

New role supports teacher and student needs.

Since graduating from Illinois State University with a bachelor's degree in elementary education and receiving a master's degree in reading and administration, Katherine Phillips taught for 24 years in Illinois before relocating to the Norwalk area seven years ago. She says moving to the Norwalk Community School District has provided her with new opportunities to enhance her knowledge and growth in education. For the past two years, she served as an elementary instructional coach for the district. This year she transitioned into her new position as the pre-K-12 special education instructional strategist.

"Education is ever-changing, and I love how it pushes us to have a growth mindset. I am continually seeking ways to enhance my own knowledge about education and how I can best support my students and colleagues," Phillips says.

As a pre-K-12 special education instructional strategist, Phillips works with teachers and students on a daily basis. This includes participating in weekly grade-level PLC time where she looks at student data and helps make instructional decisions based on that data. Her position also gives her the opportunity to collaborate weekly with the special education director, the teaching and learning team, and building principals on how to better support both the students' and teachers' needs.

"As an instructional strategist, I am fortunate enough to be able to collaborate with our amazing teachers throughout the district and to work with our students in pre-K-12. My position is unique in that it allows me

the opportunity to see our entire system at work - from the beginning when our youngest enter Oviatt as a preschooler to our seniors as they graduate from Norwalk High School," Phillips says.

She adds, one of the biggest challenges she has faced in her current position is feeling she is not able to give enough time to the students and teachers. However, being able to make connections with students and staff is one of the biggest rewards. Phillips says it is rewarding just knowing she is able to help make a difference in the students' lives both educationally and personally.



As an instructional strategist, Katherine Phillips enjoys working with students and staff.

"I love working with children and

watching them grow. One of my favorite parts is seeing their excitement when they learn something new or accomplish a goal," Phillips says.

When not teaching, Phillips enjoys spending time with family, friends, and her many beloved pets. Her husband works in the IT department and her daughter works in the Teaching and Learning Department for Norwalk Schools. In addition, Phillips and her husband have three grown sons. ■



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WHY it's important to buy local first

When you shop local, you do far more than get the items that you want quickly and conveniently. Buying local stimulates the economy in our community, helps benefit local schools and charities, and even helps the environment.



Take a look at some of the many reasons why it's important to shop and buy locally.

Simply put, buying local keeps money in our community. The small business you're making a purchase from certainly benefits, but there's more. A small business that does well is likely to hire more people, who then spend more money in the community.

Buying locally also pours money into the local institutions that need it. Taxes are paid locally, boosting the community's libraries, schools and infrastructure. Local businesses are also more likely to donate to charities in the community, helping make improvements all can enjoy.

Buying local is better for the environment. Whether you buy online or from a major chain store, it typically requires some major effort to get your item to you. Trucks must haul products across the country, burning up fossil fuel and contributing to pollution.

In addition, products that must be packaged for shipping typically end up requiring extra packaging to survive the journey intact. Compare buying, say a pre-packaged candle online — with your purchase sealed in one of those boxes with bubble wrap — to picking out the candle you need at your local gift shop, with the friendly local owner popping them into a simple sack (or even the bag you brought yourself). All that extra packaging typically ends up in landfills or the ocean, adding to environmental damage.

Buying local results in more diverse choices for customers. When you go to big box stores, you'll see the same product choices over and over. The only real difference is in price — and often that difference is a matter of pennies.

Buying local is a whole different experience. Each small business in our community is unique, offering a true connection with customers and

a real understanding of their visitors' needs. Think about the diversity of stepping into a local boutique to do some clothes shopping versus perusing the offerings at chain stores, which all seem to look the same. Local artisans and craftspeople can show off their wares and build a following when you shop locally.

Buying local helps keep our community unique. Offerings from your local businesses lead to a one-of-a-kind shopping experience. No one goes to a big box store to browse or to enjoy recreational shopping. Our unique businesses are something to be proud of, and when we all support them, they create a reason for other shoppers to come visit our community.

When we look for ways to buy local, we tell our neighbors that we believe our community is worth investing in. We put our money into things we care about, including our local schools, and we enjoy a better purchasing experience overall. Shopping and buying locally is a winwin for you, for small businesses and for our community as a whole. ■

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



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OUT & ABOUT

SANTA & Pets

Family Pet Veterinary Center held its annual Pet Pictures with Santa event on Dec. 11.



Fiona Macleod and Rosie



Larry Angaran, Judy Reha and Bella



Erin McNichols and Allie Brockett



Jean Stansberry and Maggie



Tootle and Santa



Leo and Santa



Dr. Jennifer Mathis, Dr. Ryan Southard and Dr. Emily Linscheid



Kourtney Chance and Santa



Pepper and Santa



Kayla Hughes and Molly Eyerly



Sarah Kuhlman and Hayley Gardner

OUT & ABOUT

SYNCHRONIZED Lights

Fellowship Community Church Synchronized Lights and Live Nativity on Dec. 11.



Lisa Jones and Mike Jingst



Kyle Stark



Vicki and Kent Dickerson and Roger Hand



Sue Moede and Isabel George



Koda Steenhoek



Jen Correy and Jenn and Danaya' Austin



Sara Kolnes and Stacy and Matt Hildreth



Matt Hayton and Nancy Vineyard



Blake and Dominic Steenhoek



Kyla and Jay Rademacher



Jesse Monroe and Amanda and Ronnie Hammond



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