

NORWALK

NOVEMBER 2022

# Living

MAGAZINE



## The state of **VETERANS'** ORGANIZATIONS

Veterans share how times are changing

**Meet Ashlynn Averhoff**

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**Honoring those who served**

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WELCOME

## IN HIS EYES and in his handshake

A few years back, I attended a Memorial Day service at a cemetery in Grimes. I was taking photos when an elderly man walked over to me and asked who I was. I told him my name and what I was doing, and he thanked me immensely for providing coverage of the event and the local veterans. I could see in his eyes and in the firmness of his handshake that he truly meant it.

Our discussion then steered toward the status of veterans' organizations in Iowa communities and the struggle to attract members, especially younger ones.

As most of you who are involved in community groups know, that struggle isn't unique to veterans' organizations. Time is the greatest commodity for most of us, and we guard it closely. In this regard, veterans are no different than the rest of us. What I heard from my conversation was that the desire to have these young veterans be part of the organizations is as much about helping the older folks as it is the younger ones. We all need each other — young and old — to share our stories and better understand our differences. Veterans do, too.

I recall going into the VFW Hall in my hometown as a child and seeing photos of my father and my uncle on the wall as past commanders. I was certainly proud of them both for serving our country, and that respect deepened when I saw how they served their fellow veterans, too.

That day at the cemetery made me think about veterans' organizations and what we could do to help. The first step is to do something we should be doing every day, and that is to simply thank our veterans for their service with the same gratitude that the elderly man gave me. And from where I am sitting, we need to do more to share the stories of our veterans and to help their organizations prosper.

With that in mind, we are saluting our veterans in this issue of your Living magazine, and we are profiling the local veterans' organizations and sharing how you — whether you are a veteran or not — can help, too.

I hope you enjoy these stories as much as I have.

As always, but especially with this issue, I thank you for reading. ■



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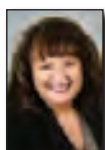
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FEATURE

# The state of **VETERANS'** ORGANIZATIONS

Veterans share how times are changing

By Lindsey Giardino

While Veterans Day falls on Friday, Nov. 11, each day of the year can present an opportunity to celebrate our veterans and to recognize the contributions they have made — and continue to make — to their country and community.

Regardless of the military branch of service, peacetime or wartime, those who have served our country have made sacrifices, and, for those, we salute them and the organizations they represent. While World War I and World War II veterans shaped the veterans' organizations we know today, it is the veterans of subsequent generations who will determine the future of those groups.

American Legion Post 562 members serve on the Honor Guard at a variety of ceremonies including the Memorial Day ceremony.





## FEATURE

### American Legion Post 562 looks to grow

Dean Yordi is a longtime Norwalk community member and even longer advocate for veterans and military service members.

Yordi enlisted in the Navy in December 1963 and spent most of his service on a ship in the Mediterranean Sea with 1,200 other Marines, ready to enter Vietnam should the troops need them. Yordi served four years and retired as a fire control technician — service he's forever proud of.

He eventually settled in Norwalk when he took a position as the city's public works director. Since then, he's been active with the local American Legion Post 562.

"This is how I continue to serve my fellow comrades and friends," he says.

Yordi jokes that his involvement keeps him busy and out of trouble. He explains that American Legion Post 562 in Cumming has 227 active members who do things like serve as honor guards at funerals and color guards in parades and elsewhere, support local activities like the high school baseball team, support Boy Scouts and much more.

As for the honor guards in particular, where American Legion members pay respect to other veterans by holding military services at their funerals, the local Legion participated in more

than 60 services two years ago. This year, they're on track to hold at least 40.

"We are very active," Yordi says. "It's kind of my family, the Legion."

He adds that, while there are more than 200 members in the local American Legion, they're looking to add more members, particularly the younger generation — anywhere from the age of 20 to 60, Yordi says. Being in front of the community by doing things like the color guard at high school football games helps bring awareness to the organization, and Yordi hopes it helps attract new members.

Ultimately, Yordi says he is proud to be a veteran and participate in the Norwalk community. He wears his Navy cap when he's out and about and shares that people come up to him often to thank him for his service.

"That's very rewarding," Yordi says. "I'm very proud to be an ex-service person."



Dean Yordi on the USS Iowa

### Home Base Iowa provides resources

As a Home Base Iowa community, Norwalk is committed to providing job placement resources and valuable financial incentives for veteran-owned business start-ups or expansions. The program offers up to \$5,000 to a veteran or the spouse of a veteran who opens a new business or expands an existing one in a commercially zoned area.

In addition to Norwalk's incentives, Warren County provides \$1,000 for any veteran who purchases a home in the county. Warren County also offers \$1,000 for each veteran who opens or expands a business in the county.

Chris Cataldo, who serves as the point of contact for Home Base Iowa staff and the City of Norwalk, helps connect veterans to these opportunities.

"The city also provides transition assistance in the form of resume reviews, job placement assistance with veteran-friendly employers, and — if desired — a Norwalk veteran to assist with their transition," Cataldo adds.

While Cataldo is new to his Home Base Iowa role, it's one he feels fortunate to have.

"Re-entering civilian life after military service can be a challenge for some, so assisting the men and women who have served our country is a tremendous privilege," he says. "And helping someone start their new career off on the right foot is very rewarding."

According to Cataldo, being a Home Base Iowa community demonstrates a certain level of



The St. Patrick's Day Parade in Des Moines is among those in which American Legion Post 562 members participate.





Gary Marker at a Quilt of Valor presentation.



American Legion Post 562 members participate in a variety of parades including the one at the Iowa State Fair.

commitment on the part of the city, county and local businesses.

“Whether it’s through direct financial assistance, career services or by providing a

fellow veteran to assist with the transition, Norwalk has a lot to offer and a great place for any service member to call home,” he says.

Any veterans or military members who

will be transitioning out of the military are encouraged to learn more at [www.homebaseiowa.gov](http://www.homebaseiowa.gov) and the veteran opportunities page on the City of Norwalk’s website.

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## FEATURE

### Former mayor and Air Force veteran gives back

Norwalk resident Doug Pierce spent 39 years in the United States Air Force and retired as a brigadier general.

"I was proud to do it," he says.

Pierce was drafted for the Vietnam War right after he graduated college. He took a test and was selected for pilot training, and, once he started flying, he found he thoroughly enjoyed it.

"If I had to do it all over again, I'd do it all over again," Pierce says.

He eventually moved to Norwalk in 1975 and became active with the American Legion Post 562 about a decade ago. Since then, he's held all the officer positions and is still part of the honor guard.

"That's heartwarming to me to honor those who've served our country, to lay them to rest with the proper protocols," he says.

The American Legion also holds programs at seven cemeteries around the area on Memorial Day each year.

Pierce, a former Norwalk mayor, is also active with Mission: Readiness, a national organization of retired admirals and generals who strengthen national security by preparing youth for the future.

It's a role he enjoys because he gets to make change that will impact the nation. He explains that 77% of American youth today aren't eligible for the military due to factors like being overweight. The committee seeks to put together public policy solutions to pass through Congress to alleviate the problem.

From Pierce's perspective, Norwalk is a great advocate for service members.

"The community supports the military very strongly," he says,



Norwalk resident Doug Pierce spent 39 years in the United States Air Force and retired as a brigadier general.

pointing to things like the Home Base Iowa initiative and the Warren County Freedom Rock in town.

"We try and keep the level of interest of veterans and what they've done for the nation and community at the forefront of people's thinking," Pierce says. ■

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# NORWALK

## WINTER SCHEDULE 2022

### VARSITY BOYS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Dec 1, 2022	7:30PM	Dallas Center-Grimes HS	Norwalk High School
Dec 3, 2022	10:00AM	Multiple Schools	Cedar Falls High School
Dec 8, 2022	6:30PM	Multiple Schools	Oskaloosa High School
Dec 10, 2022	10:00AM	Multiple Schools	Johnston High School
Dec 15, 2022	5:30PM	Multiple Schools	Newton High School
Dec 17, 2022	9:30AM	Multiple Schools	Pella High School
Jan 7, 2023	9:00AM	vs. Multiple Schools	Iowa City West High School
Jan 12, 2023	7:30PM	Grinnell	Norwalk High School
Jan 14, 2023	10:00AM	Multiple Schools	Ankeny High School
Jan 17, 2023	7:30PM	Southeast Polk	NPECC
Jan 19, 2023	7:30PM	Johnston	Johnston High School
Jan 21, 2023	9:00AM	Multiple Schools	Urbandale High School
Jan 26, 2023	7:30PM	Indianola	Norwalk High School

### BOWLING

DATE	TIME	OPPONENT	LOCATION
Nov 21, 2022	2:00PM	Newton	Air Lanes Bowling Center
Dec 3, 2022	9:00AM	Ballard	Air Lanes Bowling Center
Dec 6, 2022	2:00PM	Creston Community	Air Lanes Bowling Center
Dec 10, 2022	12:00PM	Oskaloosa	Statesmen Lanes - Oskaloosa
Dec 17, 2022	9:00AM	TBA	Air Lanes Bowling Center
Jan 3, 2023	3:15PM	Bondurant-Farrar	Great Escape
Jan 12, 2023	2:00PM	Clarke	Air Lanes Bowling Center
Jan 14, 2023	1:00PM	Pella Christian	Dutch 200 Bowl and Grill
Jan 21, 2023	9:00AM	Knoxville	Air Lanes Bowling Center
Jan 28, 2023	1:00PM	Sigourney	Keokuk County Bowl
Feb 4, 2023	9:00AM	Gilbert	Air Lanes Bowling Center

### VARSITY GIRLS WRESTLING

DATE	TIME	OPPONENT	LOCATION
Nov 17, 2022	5:30PM	Multiple Schools	Ballard High School
Nov 19, 2022	9:00AM	Multiple Schools	Nevada High School
Nov 22, 2022	7:00PM	Multiple Schools	Norwalk High School
Nov 26, 2022	10:00AM	Multiple Schools	Linn-Mar High School
Dec 6, 2022	5:00PM	Multiple Schools	Norwalk High School
Dec 16, 2022	9:00AM	Multiple Schools	Young Arena
Jan 5, 2023	6:00PM	Multiple Schools	Nevada High School
Jan 7, 2023	10:00AM	Multiple Schools	Ogden High School
Jan 14, 2023	9:00AM	Multiple Schools	Waukee Northwest High School

## FOR ALL WARRIORS SCHEDULES

Schedules are subject to change.  
Scan for most up-to-date schedules.



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# NORWALK WARRIORS

## VARSITY BOYS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 29, 2022	7:30PM	Ballard	Ballard High School
Dec 2, 2022	7:45PM	Pella	Norwalk High School
Dec 5, 2022	7:30PM	Winterset	Winterset High School
Dec 9, 2022	7:45PM	Pella Christian	Pella Christian High School
Dec 13, 2022	7:15PM	Lewis Central	Norwalk High School
Dec 16, 2022	7:45PM	Indianola	Indianola High School
Dec 20, 2022	7:45PM	Des Moines Lincoln	Lincoln High School
Jan 3, 2023	7:45PM	Dallas Center-Grimes HS	Norwalk High School
Jan 6, 2023	7:45PM	Grinnell	Norwalk High School
Jan 10, 2023	7:45PM	Newton	Newton High School
Jan 13, 2023	7:45PM	Oskaloosa	Oskaloosa High School
Jan 20, 2023	7:45PM	Pella	Pella High School
Jan 24, 2023	7:45PM	Pella Christian	Norwalk High School
Jan 27, 2023	7:45PM	Indianola	Norwalk High School
Jan 28, 2023	4:00PM	Ames	Ames High School
Jan 31, 2023	7:45PM	Dallas Center-Grimes HS	Dallas Center-Grimes Meadows
Feb 3, 2023	7:45PM	Grinnell	Grinnell High School
Feb 7, 2023	7:45PM	Newton	Norwalk High School
Feb 10, 2023	7:45PM	Oskaloosa	Norwalk High School
Feb 14, 2023	7:45PM	Adel DeSoto Minburn	Norwalk High School
Feb 16, 2023	6:30PM	Dowling Catholic	Dowling Catholic High School

## VARSITY GIRLS BASKETBALL

DATE	TIME	OPPONENT	LOCATION
Nov 21, 2022	7:30PM	Adel DeSoto Minburn	A-D-M, Adel
Nov 29, 2022	6:00PM	Ballard	Ballard High School
Dec 2, 2022	6:15PM	Pella	Norwalk High School
Dec 5, 2022	6:00PM	Winterset	Winterset High School
Dec 9, 2022	6:15PM	Pella Christian	Pella Christian High School
Dec 13, 2022	5:30PM	Lewis Central	Norwalk High School
Dec 16, 2022	6:15PM	Indianola	Indianola High School
Dec 20, 2022	6:15PM	Des Moines Lincoln	Des Moines Lincoln High School
Jan 3, 2023	6:15PM	Dallas Center-Grimes HS	Norwalk High School
Jan 6, 2023	6:15PM	Grinnell	Norwalk High School
Jan 10, 2023	6:15PM	Newton	Newton High School
Jan 13, 2023	6:15PM	Oskaloosa	Oskaloosa High School
Jan 16, 2023	7:30PM	Carlisle	Norwalk High School
Jan 20, 2023	6:15PM	Pella	Pella High School
Jan 24, 2023	6:15PM	Pella Christian	Norwalk High School
Jan 27, 2023	6:15PM	Indianola	Norwalk High School
Jan 28, 2023	2:30PM	Ames	Ames High School
Jan 31, 2023	6:15PM	Dallas Center-Grimes HS	Dallas Center-Grimes Meadows
Feb 3, 2023	6:15PM	Grinnell	Grinnell High School
Feb 7, 2023	6:15PM	Newton	Norwalk High School
Feb 10, 2023	6:15PM	Oskaloosa	Norwalk High School

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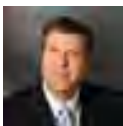
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## EVENTS IN THE AREA

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Check for cancellations

### Synchronized Lights and Live Nativity event

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

Fellowship Community Church, 225 North Ave., Norwalk

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

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



### ‘She Loves Me’

Dec. 2-11

Ankeny Community Theatre, 1932 S.W. Third St.

This charming musical is about Amalia and Georg, competing perfume shop clerks. Both respond to a “lonely hearts advertisement” in the newspaper, exchanging love letters, but the identity of their admirers remains unknown. Tickets and information can be found at [ankenycommunitytheatre.com](http://ankenycommunitytheatre.com)



### Tallgrass Theatre Co. production

Fridays - Sundays, Nov. 4-21

Tallgrass Theatre, 2019 Grand Ave. Suite 100, West Des Moines

“Miss Bennett: Christmas at Pemberley,” will be performed. Go to [tallgrasstheatre.org](http://tallgrasstheatre.org) for more information or to buy tickets.



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### Elks Pancake Breakfast Buffet

Nov. 13, 8-11:30 a.m.

West Des Moines Elks Lodge,  
2060 N.W. 94th St., Clive

The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. The event is held the second Sunday of each month. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.

### Medicare Advantage Seminars

Wellmark Advantage Health Plan is offering in-person seminars for individuals who have questions or are looking to enroll in Medicare Advantage during the annual enrollment period, which occurs from Oct. 15 through Dec. 7. Medicare Advantage seminars are free to attend and are offered to anyone considering their Medicare options. Topics covered include: Medicare basics, how Medicare Advantage plans work, questions to consider before choosing a plan, and how to enroll. To register for a seminar, visit [Wellmark.com/Attend](http://Wellmark.com/Attend).

Seminar dates and locations include:

- Tuesday, Nov. 15, 5-6 p.m., Waukee Community Center, 675 Walnut St., Waukee
- Wednesday, Nov. 16, 9-10 a.m., Holiday Inn Hotel & Suites, 4800 Merle Hay Road, Urbandale
- Tuesday, Nov. 29, 9-10 a.m., West48, 1601 48th St. No. 100, West Des Moines
- Wednesday, Nov. 30, 3-4 p.m., Smokey Row, 1910 Cottage Grove Ave., Des Moines
- Thursday, Dec. 1, 11 a.m. to noon, DoubleTree by Hilton, 6800 Fleur Drive, Des Moines

For accommodation of persons with special needs at meetings, call 800-213-3771 (TTY: 711), 8 a.m. to 8 p.m., Monday through Friday and some weekend hours. Interested individuals can get personalized support and walk through the options by contacting their authorized independent agent or by contacting Wellmark at the above number and hours. To learn more, visit [Wellmark.com/Medicare/Advantage](http://Wellmark.com/Medicare/Advantage).



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Check for cancellations

### Breakfast with Santa and Mrs. Claus

Dec. 11, 8-11:30 a.m.

West Des Moines Elks Lodge,  
2060 N.W. 94th St., Clive

Special guests, Santa Claus and Mrs. Claus, will be giving out goody bags, talking with the children and providing photo opportunities. The breakfast buffet includes biscuits and gravy, french toast, scrambled eggs, bacon, sausage patties, cheesy potatoes and all-you-can-eat pancakes (including blueberry and chocolate chip pancakes), orange juice, milk, and coffee. Enjoy a bloody mary or mimosa for \$3.50. Cost is \$10 for adults and \$5 for children 10 and younger. There will also be a Christmas bake sale. Proceeds support the Elks Hoop Shoot Program, other youth activities and community charities.

### LIVE MUSIC

From classical music to classic rock, find a concert to attend this fall. More and more are being scheduled every day, so be sure to check back with venue websites.

#### DES MOINES CIVIC CENTER

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- Nov. 13: Joe Bonamassa at 8 p.m.
- Dec. 23: Mannheim Steamroller Christmas at 2 p.m. and 7:30 p.m.

#### DES MOINES COMMUNITY ORCHESTRA

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[desmoinescommunityorchestra.org](http://desmoinescommunityorchestra.org)

- Dec. 4: Handel's "Messiah" will be performed at 2 p.m. at Grace United Methodist Church, 3700 Cottage Grove Ave., Des Moines

#### DES MOINES SYMPHONY

Des Moines Civic Center, 221 Walnut St.,  
Des Moines • [dmsymphony.org](http://dmsymphony.org)

- Nov. 19-20: "The Planets"
- Dec. 31: "New Year's Eve Pops: Frank & The Great Ladies of Song"

#### HOYT SHERMAN PLACE

1501 Woodland Ave., Des Moines

[hoytsherman.org](http://hoytsherman.org)

- Nov. 12: The Black Jacket Symphony performs Led Zeppelin IV at 8 p.m.
- Nov. 14: Indigo Girls with special guests Chapel Hart at 7:30 p.m.
- Nov. 17: Dropkick Murphys with Jaime Wyatt and Jesse Ahern at 7:15 p.m.
- Nov. 22: Steve Vai performs the "Inviolable Tour" at 8 p.m.

#### TEMPLE THEATER

1011 Locust St., Des Moines • [dmpa.org](http://dmpa.org)

- Nov. 13: Amy Helm at 7:30 p.m.

#### WELLS FARGO ARENA

223 Center St., Des Moines • [iowaeventscenter.com](http://iowaeventscenter.com)

- Nov. 16: Hillsong United and Chris Tomlin at 7 p.m.
- Nov. 17: Eagles in the "Hotel California 2022 Tour" at 8 p.m.

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## NEWS BRIEFS

### YOUTH Leadership Initiative Class of 2023 announced

The Greater Des Moines Leadership Institute announced participants in the Youth Leadership Initiative Class of 2023. The Youth Leadership Initiative provides high school students with hands-on leadership experiences that build self-confidence and encourage engagement in all levels of community life. At the conclusion of the program, students will: value community involvement, demonstrate professional skills and an understanding of career opportunities, demonstrate the five practices of exemplary leadership, and have developed lifelong relationships with peers, mentors and community members.

The group includes 36 students from 20 public and private schools from across Greater Des Moines. Students will meet twice a month to discuss issues and opportunities in our region and fine-tune their leadership skills. Participation in the YLI program is tuition free for all students, thanks to community sponsors.

The 2023 class includes Henry Groos, a student at Norwalk High School. For more information, visit [gdmli.com/yli](http://gdmli.com/yli). ■

### VARIETY – the Children's Charity awards more than \$2.1 million to children's initiatives

Variety – the Children's Charity of Iowa has awarded 63 grants to children's nonprofit organizations totaling more than \$2.1 million. Funding is provided to programs and initiatives on an annual basis that directly impact the well-being of children in our state.

Des Moines Refugee Support, Norwalk, received funds for refugee children to spend a week at summer camp.

Variety grants provide funding for capital projects, essential medical equipment, shelters, inclusive playgrounds, Variety vans and more. Organizations that receive Variety grants range in size and focus, but all share the goal of bettering the lives of children in Iowa.

"Variety is committed to positively impacting children throughout Iowa. We are very grateful for the generous support from our individual and corporate donors," said Sheri McMichael, executive director of Variety – the Children's Charity.

"These grants provide equipment and essential program support to organizations across the state, helping thousands of children reach their full potential."

The grant-making process is advised by a panel of community board members and volunteers who review applications from each organization. Funding priority is given to programs that serve the greatest needs and help the greatest number of children. ■



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## HOME HEALTH

By Ward Phillips

# YOUR CHOICE for home health is up to you

Has your healthcare provider told you that home health services might benefit you? If you're like most people, you're not quite sure what that kind of care entails, and why you might need it.

Home health care is clinical, medical supervision provided in a person's place of residence. It's usually prescribed by a doctor as part of a care plan following a person's hospitalization for illness or injury. It can also benefit older adults who are prone to falls or who have been diagnosed with chronic illnesses, such as diabetes or heart problems. It can include: medical testing; health monitoring; administration of prescription medication or injections; physical, occupational and/or speech therapy; or wound care.

Many providers, including healthcare systems, hospitals and senior-living organizations, offer home healthcare. Your doctor might make a recommendation, but, ultimately, the provider you choose is your decision. Here are some factors to consider when making that selection.

- **Is the provider Medicare- and Medicaid-certified?** Certification is a sign that the organization meets state and federal requirements and can be expected to provide quality care.

- **What services does the provider offer?** Look for one that specializes in physical, occupational and speech therapy, among other services, so caregivers can address a range of needs.

- **Is the provider established?** Online reviews can be a great resource, but don't stop there; search sites that offer ratings and quality scores, including patient-satisfaction scores, and ask friends and family members for opinions. It's not unusual for providers to enter and exit the market quickly. Consider one with positive outcomes that can be supported.

- **Can the provider break down, quickly and easily, the percentage of services your insurance will pay for, and how much of the cost, if any, will be out of pocket?** Make sure you thoroughly understand this information before services begin.

- **Ask about the qualifications and credentials of the individuals who would be providing your care.** Your team should include people with certifications and licenses that are appropriate for the services they will be administering. If you're promised a nurse, ask and make sure the person who will be caring for you is either a licensed practical nurse or registered nurse.

- **Ask how your care plan will be fulfilled.** A home health care plan should be created for you, in conjunction with your doctor. It should be tailored to your specific needs to help ensure that you receive the right care at the right time.

Those questions should help get you started in choosing a provider that will make a positive difference in your well-being for years to come. ■

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







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– Teresa A., Urbandale

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HOSPICE

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.



# TRANSFERRING insurance

We all know how stressful moving can be: There's a massive list of tasks to perform. It's no surprise that making new insurance arrangements might not jump out as your first priority.



But do yourself a favor: Don't wait. The process isn't as tough as it seems. Below are a few key questions to investigate about moving and insurance. They don't cover everything, but they should get you going in the right direction.

Have you talked to your agent? If you're happy with your insurance company, give your agent a call. Your agent should be able to tell you whether you'll need to find a new agent and how to transfer your policies to your new address.

What about new insurance or transferring

insurance? Talking with an agent is the best way to find out what you'll need to do to get new insurance or transfer your insurance to your new address. Your agent will also help you understand insurance requirements in your new location.

If you're moving between states, keep in mind that insurance coverage varies across states. For example, in California, due to the high frequency of earthquakes, you need to take special precautions to make sure your home is safe and secure in case an earthquake occurs. That's not the case in Indiana. Different states also have different auto insurance laws, and if you're moving to a new state, you'll need a new auto insurance policy — plain and simple.

Most state laws require you to have homeowner's insurance before you even buy a home.

Are your possessions covered while you're moving? Depending on how you've chosen

to move — hired movers, rental truck, a portable container or DIY in the back of your old Honda — your property may or may not be covered between the time it leaves your home and arrives at its final destination. Some homeowner policies will cover your property everywhere, regardless of whether it's in your home or a moving truck. Other policies won't cover anything once it's out of your door. So, double-check your policy or call your agent.

If your insurance policy won't cover your property, you can get coverage through the moving company. By federal law, moving companies have to offer supplemental insurance for your property that will include a set percentage of replacement costs, but you'll need to increase that amount to get full coverage. ■

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

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*How can the public best honor veterans?*

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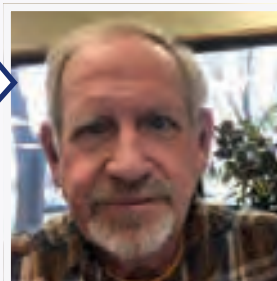
E-4

**U.S. AIR FORCE**

Deployed to Alaska, Greenland and Utah.

*How can the public best honor veterans?*

"I believe the public is doing pretty good these days, just hope it continues." — Stan Merrell



**ROBBIE KOOCKOGEY**

Specialist, E-4

**U.S. ARMY ACTIVE DUTY**

Deployed to Eastern Baghdad, Iraq, Nov. 2007-Jan. 2009

*How can the public best honor veterans?*

"The public can best honor veterans by volunteering their time to them in various ways: Taking time out of your day to sit with a veteran, talk to a veteran, assist a veteran, transport a veteran can all be done at the local VA, but this will have to go through an application process which can be found online. Luckily, volunteering your time can also be done informally. Veterans are your neighbors, co-workers, family members, friends. etc. Simply ask them if they would like to grab a coffee or get something to eat; ask if they would like a ride to the grocery store or assistance taking the trash out; ask if they would like to play a game of chess or go for a walk or attend an event." — Robbie Kockogey.



**MATT HUETTER**

Rank: TSAT

**U.S. AIR FORCE**

Deployed for Operation Desert Storm/Shield

*How can the public best honor veterans?*

"Always be sincere, caring, compassionate and ready and able to listen to what a veteran or his or her family member has to share about the situation they are dealing with. Be supportive and nonjudgemental and always validate their feelings and concerns. Be honest, sincere, caring and respectful." — Matt Huetter



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# VETERAN benefits for buying a home

November is a month when our minds naturally start thinking of things for which we are thankful. Something we should all be thankful for is every man and woman who is or has served our country in the armed forces. They deserve a lot more than we give them, but one area where we do pretty well is veterans benefits towards homeownership. One problem I have noticed, though, is that many veterans aren't aware of all they are entitled to.



Because so many people in the real estate industry believe that using VA financing to purchase a home is too difficult or takes too long, that idea has trickled down to veterans, so they will often take the path of conventional financing thinking that it is the better way. This is far from the truth. It can actually even be a benefit to the seller to accept an offer being financed by the VA as well.

VA financing allows buyers to purchase a farm residence. Other forms of financing will limit the number of acres a borrower can purchase, but not VA financing. Buyers using VA financing can also purchase a manufactured or modular home, which can be difficult with other forms of financing. A veteran can also purchase or build a single family residence using VA financing, as well as repair or improve an existing residence.

Veterans can also have more than one VA loan at a time. This fact

seems to surprise many people. There is no limit to how many times a veteran can use their VA benefits, either. The wait period after a Chapter 7 bankruptcy is only two years for VA financing. FHA is also two years, but USDA is three years and conventional is four years.

VA loans have benefits like a zero down payment requirement, no mortgage insurance, and lower rates. VA loans allow for the seller to contribute up to 4% of the sales price toward the buyer's closing costs and escrow set up, but it's very rare for the veteran to need this much of a concession, especially if the veteran qualifies for the IFA Military Grant of \$5,000. Yes, you heard that correctly. In Iowa, a veteran may qualify for a \$5,000 grant.

In Iowa, a veteran receives a property tax credit for owning a home, and there can be additional credits if there is a disability involved, all the way to a 100% property tax credit if the disability rating is 100%. I have also noticed that many veterans don't realize they have a disability or don't believe they should pursue it, but something as normal as hearing loss can be considered a disability, so it is definitely worthwhile to find out if they have a disability.

If you are a veteran or qualify for VA financing, it is worth your time to get educated about your benefits. ■

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

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# MEET Ashlynn Averhoff

The joy of teaching fifth grade

After graduating from Kennedy High School in Cedar Rapids, Ashlynn Averhoff attended the University of Northern Iowa where she received a bachelor's degree in elementary education. She has since joined the Norwalk Community School District. Today, she works as a fifth-grade educator for Lakewood Elementary School.

"The people are the best part of Norwalk. I love to come to school and work with amazing kiddos and supportive staff and administration.

Everyone at Norwalk pushes me to be a better educator," Averhoff says, adding she enjoys working with fifth grade because they can joke around and have fun while still knowing when they need to work hard. Her students like to talk. Averhoff says that she enjoys chatting with them about their interests, what they like to do outside of school, and more.

"Making connections with my students has also been rewarding. It is important to me for my classroom to be safe and inviting for my students, and it is so rewarding when I see them want to come to school and want to be in my classroom," Averhoff says.

Averhoff says that they do many fun things at Lakewood Elementary School, including clubs that they just started where students sign up based on their interests. Later on this school year, Averhoff's students will also participate in a "wax museum." As part of this project, students get to research an important person and then put on a display and speech surrounding that person. This school year, Averhoff is also looking forward to a field trip they get to take to the Capitol.

"A reward has been to watch my students grow and learn. They have grown so much in the first nine weeks of school, and I am excited to see them continue to grow," Averhoff says.

When not teaching, Averhoff enjoys spending time with family and friends. She has two older sisters whom she looks up to greatly. One is currently in residency to become a pediatrician while the other is a component engineer who is also a football officiant in the Cedar Rapids area. She also enjoys running, baking, and spending time with her cat named "Dude." ■



Ashlynn Averhoff says the best part of teaching at Norwalk Community School District is the relationships that are built.

## 3 questions

you may be asking about selling your house today



1. Should I Wait To Sell?
2. Are Buyers Still Out There?
3. Can I Afford My Next Home?

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## A RECESSION doesn't have to ruin your retirement

You've seen the reports and likely felt the impact of soaring inflation, rising interest rates, and a stock market slump. It's a recipe for a recession, and some experts predict that this economic storm could last well into next year.

Many people have asked me if our phones have been ringing off the hook with people worried about their retirement. The answer is no. The families and individuals we work with have a retirement plan built with times like this in mind. Their customized retirement plans are built to withstand recessions and include action steps they can take in times like these. The goal is to help people live out their retirement vision, no matter what is going on with the economy.

If you don't have a customized retirement plan, you might be worried about the impact a recession will have on your retirement. If you've logged on to your 401(k) and seen your account balances drop, it may feel like a recession could ruin your retirement plans. You can't control these economic conditions, but there are some things you can do to take control of your retirement. You may realize you can still retire during a recession or come through it in a better position to retire.



If you don't like what's happening with your retirement accounts, consider reevaluating your risk. As you near retirement, it's important to understand how your portfolio will react to stock market swings and to make sure your investments reflect your risk appetite. Another action step to consider during a recession is a Roth conversion. A Roth conversion involves transferring funds from a traditional IRA or 401(k) into a Roth account. The year you make the conversion, you pay income tax on the amount transferred over, but you never pay taxes on the money again. Not the growth or the qualified distributions. If your IRA or 401(k) account balance is down, you'll pay taxes on less money and enjoy tax-free growth on the market upside. For some with cash on the sidelines, a recession is the right time to get into the market, taking advantage of when stocks are on sale. Another strategy to consider is Dollar Cost Averaging. This is a systematic long-term approach to investing a portion of your portfolio into the stock market.

These are just a few ways to take control of your retirement during a recession. If you want to talk more about these strategies or any other questions you have about retirement, schedule a visit with your financial advisor. ■

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

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## Iles Funeral Homes is now in Norwalk.



On behalf of our entire team at Iles Funeral Homes, we are pleased to announce, effective Friday, October 28th, we have acquired O'Leary Funeral & Cremation Services which will be renamed Iles Funeral Homes - Norwalk Chapel. The phone number will remain the same and will be answered 24 hours a day. The Funeral Home will be staffed at a minimum from 9:00 am to 3:00 pm Monday through Friday when we are not currently serving a family.

In order for you to get to know us better, we operate three chapels in Des Moines - Dunn's Chapel, Westover Chapel and Grandview Park Chapel. In addition, we operate the Brandt Chapel in Dallas Center, Iowa and the Sundberg-Kirkpatrick Chapel in Madrid, Iowa. Since our founding, by my father Chuck Iles over 60 years ago, we have formed close relationships with the families in the communities we are privileged to serve. So be assured, you can count on us when you need us most. Our caring staff, combined with a warm and comforting Norwalk facility will allow us to provide you with the best service possible. Our staff is dedicated to making each funeral unique and personalized to each family we serve. We equip our staff with "state of the art" printing, graphics, video, streaming and sound equipment. By producing all these items with our own staff and equipment, we can minimize cost while maximizing creativity. In addition, we have the personnel to adequately support any size funeral service, insuring guidance and comfort for all guests in attendance.

We understand quality of service and cost are both important. We also know from experience families are more comfortable when they have choices. Our list of service options assures your family the dignity you deserve at a cost you can afford. We also offer pre-planning your funeral or cremation service ahead of time. To those of you that have already pre-planned and funded your preneed at O'Leary Funeral & Cremation Services, we will honor your preneed contract. If you would like to learn more about planning in advance or if you have questions about your existing preneed, please contact us.

In summary, we want the residents of Norwalk to know we are here for you. We also look forward to upholding the tradition of offering refreshments at our community center during the annual holiday tree lighting and Santa Claus event.

Thank you for reading this and please let us know if you have any questions whatsoever.

Respectfully,  
Mark Iles



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## MAYORS MOMENT

### Assistance Available

As we approach Thanksgiving season, there are two items I'd like to call to your attention.

If you find you are really struggling this season, please know there are resources available to help you. A few of them include:

- **Norwalk Food Pantry**, operated by the Norwalk Ministerial Association, is located at New Life Lutheran Church, at the corner of Highway 28 and Wakonda Drive. The food pantry is open on Wednesdays. For more information, call 515-285-5965.
- **IMPACT Community Action Partnership** in Warren County is an organization that offers energy assistance, food assistance, disaster assistance and can help you with navigating your basic needs. Call their office at 515-274-1334 for more information.
- **Mid-American Energy** has the I CARE program that offers energy assistance for your home. They can help with weatherization and with your bills.
- **Low Income Home Energy Assistance Program** is available to assist eligible low income households with a number of energy related items. To enroll, call 800-674-6327.
- The **City of Norwalk Water Department** will work with residents on their water bills. They can help you by extending your payments out until you get caught back up. The only thing we ask is that you contact the water department before you miss any payments.

On the flip side, if you've been blessed this year and find yourself in a position to pay it forward, I encourage you to reach out to any of the programs listed above. Give them a call and they'll work with you to make sure your donation helps someone who needs assistance.

### Yard waste season ends November 23.

The last day to set your yard waste at the curb for pick up is at the end of this month. You can still buy Compost It! yard waste bags at Fareway, Ace Hardware and City Hall. If you have tree limbs you need to dispose of, cut them down to four foot lengths, bundle them and attach a Compost It! sticker to each bundle. You can purchase Compost It! stickers at the above mentioned locations. Your yard waste bags are picked up on your garbage days.

### Snow Ordinance Reminders

We've already experienced a few snow events and I really hope that isn't a sign of what is to come. I know how easy it is to forget between seasons



Tom Phillips, Mayor

what to do or where to get information when the snow starts flying, so here are a couple reminders of where you can get quick information.

Know when the snow ordinance gets activated. The City posts the activation of the snow ordinance to our website ([www.norwalk.iowa.gov](http://www.norwalk.iowa.gov)), our Facebook page (City of Norwalk, Iowa – City Hall), and through the Norwalk Alert system. City staff also updates the outgoing message on the phone system (515.981.0228 option 8), and sends the notice to the media.

I strongly encourage you to sign up for the Norwalk Alert system so you can receive notifications as to when our snow ordinance goes into effect and is lifted. You can sign up for these alerts by going to [www.norwalk.iowa.gov](http://www.norwalk.iowa.gov) and clicking on "Alerts Sign-Up".

**Please Note:** Per City ordinance, sidewalks need to be cleared within 24 hours after the end of a snow event.

Should we receive A LOT of snow, the Norwalk Fire Department(NFD) asks you to take a few minutes to clear the snow off the fire hydrant, should you have one in your yard. They would be incredibly appreciative if you were able to clear around the hydrant as well. In the event of a fire, it's much quicker for the NFD to hook up their hoses rather than spending time trying to locate the fire hydrant and dig it out.

**Important Reminder:** it does not matter how much snow falls to determine if the snow ordinance will be activated. Once the snow ordinance is activated, there is absolutely NO PARKING on the street during this time. It does not matter how many times the snow plow has gone by your home, there is no street parking until the snow ordinance is lifted. The police will ticket and tow vehicles left in the street during an active snow ordinance.

I would like to wrap up this month's Mayor's Moment by wishing you all a Happy Thanksgiving. I hope you enjoy your time spent with family and friends. Also, during this holiday of giving thanks, the next time you are at the grocery store, please consider picking up some extra items and making a donation to the Norwalk Food Pantry. You could be the difference in helping a Norwalk family have a Happy Thanksgiving.

 City of Norwalk, Iowa - City Hall

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# **norwalk**

## **EASTER PUBLIC LIBRARY**

information · innovation · inspiration

The library will be closing for the Thanksgiving holiday at 5 p.m. on November 23 and remain closed on November 24 & 25. The online library services are still available 24/7 at [www.norwalklibrary.org](http://www.norwalklibrary.org).

### **Holiday Wrapping Center Saturdays - November 26, December 3, 10, & 17 from 10 am-2 pm**

Need a space to wrap your holiday gifts? Bring your gifts and we will provide wrapping paper, tape, scissors, and table space. All wrapping supplies are complimentary with a free will donation to the Norwalk Easter Public Library Foundation. We will also provide coffee, hot chocolate, and cookies to fuel your wrapping fun!

### **Bring Your Own Book Club December 1 from 6:30-8 p.m.**

Let's talk about what YOU are reading! No required reading here - tell us about a book (or two) that you've read recently and make new book-loving friends at the same time. There is no required reading, just conversations about the books we love - or don't. This session is for adult readers.

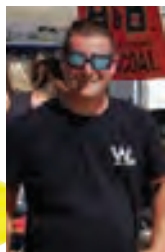
### **Howlidays at the Library December 6 from 4-7 p.m.**

Santa Claus is coming to the library - kids can chat with Santa and parents can take advantage of a photo opportunity (bring your own camera). A "pawsitively" festive time will be had when you join staff & our fuzzy canine mascot Scribbles for holiday stories, crafts, & light refreshments at this drop-in event. Free for all ages!

### **Crafting with Craft Bevvies @ El Maya Mexican Restaurant December 13 from 5:30-7 p.m.**

Come enjoy a relaxing evening of coloring or sticker-by-number pictures while you enjoy an adult or non-alcoholic beverage from the bar. All supplies are provided; you purchase your own beverage if you want one. Feel free to bring a friend! Free - no registration is required at this drop-in event for adults.

### **Employee spotlight** **Matt Ouverson,** **Public Works**



Matt is a 28 year native of Norwalk and is Norwalk High School Alum. He joined the Public Works department in 2017 after years in the construction industry, specifically building homes. Matt takes pride in caring for his community by maintaining its streets and its general appearance.

But there is so much more to Matt - Matt is the 2019 Steak Cookoff Association World

Points Champion and he has his own line of seasonings. He has 20 years of competitive cooking under his belt and has competed in over 500 food sport competitions all over the world! And if that isn't enough to keep Matt busy, he and wife Maralee also have two young children ages 3 and 6. Interesting Fact: At age, 6 Matt was a model for Better Homes and Garden Magazine!

## **One of the Safest Cities in Iowa**

Norwalk is a safe, friendly, and rapidly growing community. The City's average growth rate per decade is approximately 45 percent, meaning that ten years from now, we're expected to be home to 18-20,000 people! The City is perpetually preparing for our anticipated growth through diligent planning efforts, including the current update of the Norwalk Comprehensive Plan.

The previous Norwalk Comprehensive Plan update was completed in 2013 and amended in 2016. Our most recent planning efforts began in 2020 and were met with the challenges of the COVID-19 pandemic shutdowns, which altered the original methods of community outreach anticipated for the update. Still, an impressive portion of the community provided

input through community meetings, surveys, crowdsourcing mapping, and various forms of public involvement.

Location, school district, and a friendly and welcoming community are the top three qualities that community survey respondents reported as reasons that Norwalk is a great place to live. The current Comprehensive Plan update strives to preserve these qualities while addressing reported needs such as expanding retail shopping options.

Expansion has been a recurring theme throughout the plan update. A few examples include expanding opportunity for development, safety in recreation and mobility, and expanding accessibility - another

primary theme in the City's planning efforts. Consensus has been attained through a general understanding of the need for infrastructure investment that increases opportunities for commercial and industrial growth, and agreement that these economic pillars should enhance, not detract, from the quality of life of residents. Norwalk strives for strategic growth that provides citizens, businesses, and visitors with amplified opportunity while maintaining the friendly and welcoming community we're known as. The 2042 Norwalk Comprehensive Plan provides a framework to accomplish the characteristics that comprise a healthy, sustainable Norwalk.

Please visit [norwalk2040plan.com](http://norwalk2040plan.com) to learn more about the City's planning efforts.



### **NORWALK EASTER PUBLIC LIBRARY**

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## SENIOR LIVING

By Shawn Kinnison

## RECOGNIZING veterans year-round

Veterans Day will soon come and go for another year. As we watch those around us start to prep for the next holiday, we should remember how important it is to thank our veterans not just on one day, but all year round. As Americans, we appreciate the sacrifices our veterans have made over the years and remember those serving today.



While there are some veterans who appreciate a thank you or a nice gesture here and there, most of them say they don't need that because they are merely "doing their job." Still, veterans should be thanked all year round for protecting our country. Here are some ways to thank veterans not just on Veterans Day.

- **Recognizing our veterans in retirement communities.** Many veterans are now living in nursing homes, assisted living or independent living communities.

- **Support veteran-owned businesses.** There are many resources out there that will assist you in finding these businesses.

- **Employers should hire veterans.** This is a great way to thank our veterans and contribute to our growing economy. There are many unemployed veterans in the United States, so, as a business, make sure you encourage veterans to apply for jobs and advertise that you hire veterans to the public. A plus side for employers: Veterans are expertly trained in leadership, work ethic and team building. Businesses that hire veterans are also eligible to receive tax credits.

- **Fly an American flag.** That's it. Simply fly the great American flag at your home or at your business. You can purchase an American flag at your local Legion. There are resources to ensure you are flying it correctly.

- **Thank not only the veteran but his or her family, too.** Military families and spouses go through a lot when their loved one is overseas protecting our country. The next time you come across a military family, make sure to thank them as well.

- **Support veteran charities.** Many charities support veteran and military families by providing free or low-cost housing, such as the Fisher House, while they are receiving treatment at medical centers.

- **Businesses should offer military discounts to both active duty personnel and veterans.** Also, make it known by displaying a sign at your business that you do this.

So, if words are not enough to show our appreciation to veterans, try some ideas that are listed above. Our veterans appreciate it more than you know. Thank you to both active duty personnel and veterans for protecting this beautiful country. ■

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

# MILITARY moms unite

Local group supports their soldiers, marines, sailors... and each other.



From left, Audra Zimmerman, Heather Thomas, Tracie Heckinger and Korbi Munoz were friends first, then Marine moms. Now they support other moms in the local military community.

Being a military mom is not for the weak of heart. Four Indianola moms know this firsthand and want to ensure that every military mom in Warren County feels supported and cared for.

Korbi Munoz, Heather Thomas, Tracie Heckinger and Audra Zimmerman have been friends for many years. Their boys have been friends since middle school and are now Marines.

"Every single day I am filled with pride at the bravery and commitment my son, Kade, has shown to his country," says Korbi. "Not knowing when I will get to hug him again is hard, but I know he is deeply cared for by our loving God."

Heather's son was the last of the four to join. When he left for boot camp, the other three moms were able to offer a lot of advice and "what to expect" conversations.

They formed a group called BAMB (Bad A\*\* Military Moms) and met at a local restaurant.

"We talked about the struggles, rewards,

pride and the 'what's nexts' because, with the military, you just never know," says Heather. "We also knew other moms who had children in the military and decided we would reach out to them, too."

Today BAMB represents every branch except for Coast Guard and Space Force. The group has about 40 military moms from Warren and Madison counties and is growing.

The group meets once a month. They often have meetings devoted to certain topics/activities (i.e. preparing care packages or taking Christmas gifts to a veterans home), but they typically try to keep things less structured.

"If a mom needs to talk, the group is a safe place," Audra says. "We've found that breaking into smaller groups allows more intimate discussions, support and the opportunity to simply get to know one another better."

Their private Facebook group welcomes any military mom, and this is where they discuss volunteer opportunities, world events that involve the military, as well as homecomings and celebrations. They also have a connection

to the Indianola American Legion and reach out for names of veterans needing help so they can assist in coordinating resources.

"Sometimes, our discussions can become very personal, and that is why our FB group is open only to local military moms," says Tracie. "Our goal is to provide resources and friendships that perhaps our other groups of friends may not relate to."

Any and all outreach/community projects the group does are funded strictly out of their own pockets. While they would love to do some fundraising activities, the moms say it would be more to raise awareness in the community than for monetary gain.

Next year, the women hope to walk in parades, set up booths at fairs and other events to draw more moms in and offer more opportunities to sponsor, encourage and support the local military community.

Military moms are invited to join them at their next meeting Thursday, Nov. 10, 5:30 p.m. at Brickhouse Tavern, 107 N. Buxton St., Indianola. ■



## RECIPE

# A FOIL PACKET meal for sweet fall simplicity

*(Family Features)* Fall provides almost endless opportunities to gather friends and family around great food. From tailgates and family events to those precious last outdoor meals before winter sets in, the scenery of autumn is a perfect backdrop for sharing meals together.

Those favorite fall foods are often best when they're delicious without complications. Taking the guesswork out of cool-weather classics can be as easy as these sweet potato foil packet tacos, which are loaded with flavor and can be customized to fit everyone's taste buds with personalized toppings.

As the key ingredient, sweet potatoes show off their versatility as an ideal addition to simple or elevated sweet or savory dishes. Because you can cook and prepare them multiple ways — such as baked, microwaved, grilled, slow cooked or on the stove — they're easy to use in a wide array of recipes.

Plus, according to the American Diabetes Association, sweet potatoes are a “diabetes superfood” because they're rich in vitamins, minerals, antioxidants and fiber.

Find more recipes at [ncsweetpotatoes.com](http://ncsweetpotatoes.com). ■

## Sweet potato foil packet tacos

Recipe courtesy of the North Carolina SweetPotato Commission. Servings: 6

- 1/2 pound ground turkey
  - 3 tablespoons taco seasoning
  - 1/2 cup tomato sauce
  - 1 can (15 ounces) black beans, rinsed and drained
  - nonstick cooking spray
  - 2 pounds North Carolina sweet potatoes, peeled and cut into 1/2-inch cubes
  - 2 tablespoons butter
  - 3/4 teaspoon salt
  - 1 1/2 cups fresh chopped spinach
  - 1 1/2 cups shredded cheddar cheese
  - sour cream and guacamole (optional)
- Preheat oven to 425 F.
- In skillet over medium-high heat, brown ground meat. Stir in taco seasoning, tomato sauce and beans; set aside.
- Lay out six 12-inch aluminum foil pieces;

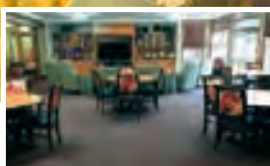
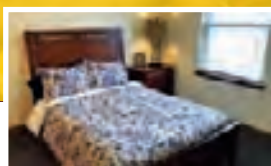


- spray each with nonstick cooking spray.
- In center of each foil piece, place 1 cup sweet potatoes, 1 teaspoon butter, 1/8 teaspoon salt, 1/4 cup spinach, 1/3 cup taco meat and 1/4 cup cheese.
  - Fold foil sides in over mixture; fold top and bottom foil ends inward and seal.
  - Place packets on rimmed cookie sheet; bake until sweet potatoes are tender, about 25 minutes.
  - Serve with sour cream or guacamole, if desired.

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## FAITH

By Rob Jones

# THE EXAMPLE of the first Thanksgiving

November, of course, is the month of thanksgiving. Depending on how you fared in the recent election, you may not feel like expressing thanks. Or, perhaps other recent circumstances make giving thanks a real challenge for you right now. That's understandable. Yet there is something freeing and even rejuvenating when we express our thanks — especially to God, who is the giver of all things.



Everyone knows that our national holiday of Thanksgiving originates way back to 1621. But not everyone knows there almost wasn't a first Thanksgiving. Here's what happened. One hundred and two Pilgrims set sail for America from Holland (not England as many assume). After braving the harsh seas for two months, they arrived at Plymouth Rock. Winter soon set in and, before it broke in the spring, almost half their number had died. But then something amazing happened: two local natives — Squanto and Samoset — befriended them and assisted them in learning the ways of the New World.

Pilgrim Gov. William Bradford described Squanto as "a special instrument sent of God for our good." Squanto, who providentially knew more English than probably any other Native American in North America at that time, decided to live with the Pilgrims for the next few months and teach them how to survive in this new place. He brought them deer meat and beaver skins. He taught them how to cultivate corn and how to construct Native-style homes. He explained how to dig and cook clams, how to get sap from the maple trees, use fish for fertilizer, and dozens of other skills needed for survival. With their help, the colony thrived through the first summer of planting and harvest.

That fall of 1621, the Pilgrims asked their Native friends — a group of 90 or so — to join them for a three-day celebration of feasting, games and prayer. I doubt they played football that first Thanksgiving, but they did enjoy turkey and many other foods, togetherness and grateful hearts in spite of the hardships and losses of the previous year.

That first Thanksgiving might not have happened if God had not guided them across the Atlantic safely and brought along two local men who, of all things, actually spoke English and taught them how to survive. The Pilgrims model for us the necessity of being thankful even through life's difficulties.

Maybe for you, 2022 has been a year of difficulties of various kinds. Thanksgiving provides us the opportunity to follow in the example of the pilgrims and express our gratitude to God even in the midst of difficulty. In the Bible, we're encouraged to... "give thanks in everything, for this is God's will for you in Christ Jesus" (1 Thessalonians 5:18). Hard to do? Absolutely. But, if the pilgrims could do it, so should we. Happy Thanksgiving! ■

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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## TAX-EFFICIENT ways to transfer wealth

Gifting is a powerful financial tool that can be just as personally rewarding for the donor as it is the receiver. A well-thought-out gifting plan will take advantage of the proper timing, amount and types of gifts made. Below are a few tax-efficient transfers worth considering.



### Annual gifting

The annual gift tax exclusion for 2022 is \$16,000 per donor (spouses have a combined \$32,000). This amount can be gifted to any number of people, per year, without having to file a gift tax return. Anything above this limit generally is not taxed to either party, it simply reduces the donor's federal lifetime exemption for gifts and estates. Consider the type of gift given as well as the amounts. Rather than cash, gifts can also be made with appreciated assets to shift gains from higher income taxpayers to those with lower income.

### Direct payments

Making direct payments for qualified medical care or educational expenses on behalf of a loved one is a simple and straightforward gifting strategy. For example, many schools will allow you to pay tuition directly and avoid any gift tax consequences. There are no limits on the amount of these gifts, but they must be paid directly to the institution.

### Roth IRA conversions

Depending on your income tax bracket and overall financial situation, it could make sense to convert some or all Traditional IRA assets to Roth IRAs. In the year the conversion takes place, the account owner will pay income taxes on the amount converted. As a result, the assets in the Roth IRA can grow tax-free and eventually be distributed tax-free to beneficiaries.

### Irrevocable trusts

For more complicated planning, one might consider putting appreciating assets into various irrevocable trusts held for the benefit of heirs as another potentially attractive strategy. Irrevocable trusts can remove the transferred assets (plus any future appreciation) out of the grantor's estate while potentially retaining access to a certain level of cash flow.

### Charitable giving

There are several ways to effectively transfer appreciated assets or pre-tax assets to charities to avoid gain or income recognition completely. If you are considering charitable giving, it is especially important to consider how those gifts are made rather than simply gifting cash. Qualified Charitable Deductions (QCD) for required minimum distributions are a great way to get tax benefit for charitable gifts. ■

For more information, contact Nathaniel Tagtow 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.

## Q: Do you suffer from sciatica?

**A:** If you are someone, like our Coach Cole here at Anytime Fitness, that suffers from sciatica, you know how impeding it can be. The sciatic nerve has a huge nerve head, so when it gets irritated, it will make itself known. The pain travels from your lower back to your hips, buttocks and then down your legs. Trying to exercise when it flares up or sometimes even just walking can sound like a huge feat. In some severe cases, your leg might feel a little numb as well. Two big causes of why the sciatic nerve may get pinched are either you may have a herniated disc, or it could stem from your core. In most cases, it is mild, so, after some exercises and treatment, you will be fine in a couple of weeks. It is going to sound crazy, but one of the biggest ways to help with sciatica is exercise. Even though you may not feel like exercising, it will help. You want to focus on building your core. Good posture is going to be key. Make sure you are hitting a lot of core and back exercises. A strong foundation goes a long way to help alleviate the irritation of that nerve. If you focus on doing your stretches and workouts regularly, you will be good as new. Your body supports you through everything, so make sure you are listening to it. ■



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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# 5 TIPS to help families manage holiday stress



Photo courtesy of Getty Images

*(Family Features)* 'Tis the season for holiday parties, travel, hosting and more. While it is a joyous time of year, the never-ending to-do lists and school being out of session can make everyone feel a little overwhelmed, children included.

Consider these five practical tips from the experts at KinderCare to help families proactively manage holiday stressors.

**1. Manage expectations.** The commotion that often comes with the holiday season can be stressful for young children, but you can help alleviate worries by familiarizing them with what's to come. Talk to them about upcoming travel arrangements, who they'll see at events and what to expect throughout the season. If they are cautious in their current developmental stage, let loved ones know beforehand to give them a little extra space at festivities. Parents can also begin familiarizing little ones with relatives through photos and phone calls.

**2. Empower children.** It's important for

children to understand they have a choice — and family members are willing to respect that choice. Parents should acknowledge their children's body language and empower them to say "no" in uncomfortable situations. Parents can help by proactively asking questions such as, "Do you want a hug?" and if they say "no," support them in their decision. This also helps establish healthy long-term social skills.

**3. Maintain your schedule.** Children thrive on consistency, and during the holidays it's important to at least try maintaining as much of what they're used to as possible, such as naps, meals and playtime. Changes in schedule can result in more tantrums, so be sure to allow space for them to safely work through their emotions.

It's also important to note that children feed off their parents' energy, so make sure you're in tune with your own emotions. When overwhelmed, openly discuss how you're feeling and involve your children when taking breaks. For example, "It's loud in here, would you like

to go sit outside with me?"

**4. Have fun.** Make time to spread joy and integrate activities to bond as a family, such as reading holiday-themed books, crafting, playing games, singing or baking. Whether old traditions or new, these are moments your child can cherish for years to come.

**5. Keep others in mind.** While it's important to set children up for success ahead of the holidays, parents should also teach children the holiday season can look different for others. Putting a focus on experiences rather than the gifts can help them have more to discuss with their peers when returning to school. It's also a good time to consider donating toys to make room for new ones or volunteering at a local charity to show children joy can be experienced through more than just gifts.

To find more tips to help manage holiday stress, or to access additional resources around social development, setting boundaries and routines, visit [KinderCare.com](http://KinderCare.com). ■

# THINKING about OTC hearing aids?

With over-the-counter (OTC) hearing devices now available in stores and online, you may wonder if this new, do-it-yourself option is the best approach to treating hearing loss.

The truth is that managing your hearing health on your own has its drawbacks. The best first step for any individual with hearing difficulties is to complete a comprehensive hearing evaluation with a licensed audiologist, even if they are already planning to buy an OTC hearing aid.



## Why you need an audiologist

- **Rule out medical conditions** — During an evaluation, an audiologist will check for common medical causes of hearing loss, which can range from excessive earwax to a tumor. If a medical condition is causing your hearing loss, buying an OTC device won't help you hear better — and not seeking treatment for an underlying medical issue could harm your overall health.

- **Identify degrees of hearing loss** — An audiologist also determines the severity and type of hearing loss an individual may be experiencing. Knowing this information is important because OTCs are only appropriate for people with mild to

moderate hearing loss. If you have severe hearing loss, OTCs won't provide sufficient amplification.

- **Provide treatment for all ages** — Do you have a child with hearing loss? Since OTCs are for adults 18 years and older, they will require prescription devices from an audiologist.

- **Serve as a long-term hearing health care partner** — An audiologist helps guide you to select the device best suited to your needs. This could be an OTC device today, but a prescription device may be more appropriate in the future. Hearing loss treatment is not a one-time event.

If you require prescription devices, audiologists are skilled in selecting appropriate technology, programming to fit your unique hearing needs and providing follow-up care for optimal hearing. With OTCs, you are on your own to fit these devices.

Seeking treatment for hearing loss is a life-changing decision. You should have a trusted professional guiding your journey to hearing better. Before purchasing any device — OTC or prescription — schedule a comprehensive hearing evaluation with your local audiologist. ■

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).



## Are you a candidate for OTC hearing aids?

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## HEALTH

By Dr. Maureen Winslow

### STAYING healthy at the holidays

The holidays are a time to reflect on all that we have to be grateful for. And, of course, indulge in all the delicious foods. Unfortunately, holiday feasts usually involve sugary foods that can be damaging to your teeth. Here are a few tips to keep your smile healthy throughout the holiday season:

- **Drink water.** Not only is it great for overall health, staying hydrated will support healthy saliva flow to wash away food from the teeth, ultimately preventing plaque buildup.
- **Avoid grazing.** Holiday meals are known for being lengthy. Exposing your teeth to sugar and carbs over a prolonged period of time can be extra damaging. Try to avoid snacking all day and save your appetite (and teeth) for the main meal.
- **Teeth are not tools.** The last thing you want during the holiday season is a cracked tooth. Avoid crunching on ice, cracking nuts, or opening packages or bottles with your teeth.
- **Brush and floss.** Sticky, sugary foods are in abundance and contribute to an increase in plaque. After indulging, it is important to make sure you brush and floss all of the plaque off of your teeth.
- **Schedule a cleaning!** It is common knowledge that the holiday season can be bad for your weight, but the desserts and long meals are also tough on your teeth. If you're concerned about cavities or gum disease, this time of year is perfect to schedule a cleaning and exam. ■



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

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## HEALTH

Dr. Cord Linville

### DIABETIC eye disease

November is Diabetic Eye Disease Month. More than 7 million Americans are affected by diabetic retinopathy — a condition that affects the back of the eye.

Diabetic retinopathy occurs when the small blood vessels in the back of the eye become weak and leak blood and other fluids. The longer a person has diabetes, the more likely they will develop diabetic retinopathy.

#### Diabetes can cause vision changes by:

- **Diabetic macular edema:** fluid can accumulate in the macula, the area responsible for central vision. This fluid causes the macula to swell which results on blurred vision.
- **New blood vessel formation:** the retina will attempt to improve blood circulation by developing new blood vessels. These weak vessels can leak blood into the eye and block vision.
- **Lens swelling:** when blood sugars high for long periods: fluid will accumulate in the lens. This leads to a change of curvature and will cause blurry vision.

Symptoms from diabetic retinopathy include spots or floaters, blurred vision, dark spot in central vision and poor night vision.

It is recommended that everyone with diabetes have a comprehensive dilated eye examination at least once a year. This is the only way to determine if a person's diabetes will cause vision changes. ■



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).

## HEALTH

By Ashley Powell

### CBD and a sense of wellbeing

A common question among many new cannabis users is, naturally, what does it feel like? Cannabinoids like THC produce an intoxicating “high” experience, but CBD does not. However, that doesn’t mean it won’t alter one’s state of being in a noticeable way. CBD performs as an adaptogenic, meaning it helps the body adapt to various environmental stresses and biological changes. A person can expect to feel a sense of calm and relaxation, along with an improved mood. Many users can take CBD at various times throughout the day because of its adaptability. The proper dose of CBD during the day can give a person a sense of mental stimulation and energy but also can help one relax and sleep better when taken before bed. Again, this is due to its ability to adapt to what the body needs. It is common to notice changes within the first hour of using, but the most improved results tend to take several days or weeks of consistent use. Results will depend on the severity of what’s being treated, personal biology and tolerance, and the product quality. It is recommended to start with a low dose and increase slowly as needed, and remember to keep a log of your results. CBD won’t get you high, but it can certainly get you happy; give it a try to achieve that sense of wellbeing so many others have passionately reported. Stop in at a store where you can try free samples and talk to a certified CBD consultant. ■



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

## HEALTH

By Dr. Jesse Stumbaugh

### PREPARATION for snow shoveling prevents injury

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.

Bending and twisting when tossing a shovel of heavy snow can aggravate lower back discs. In addition, the overall physical exertion required for snow shoveling, without proper conditioning, often results in painful injuries.

#### Follow these tips for exercise of the snow-shoveling variety:

- Maintain your exercise program year-round.
- Rise early 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.

Let the muscles of your legs and arms do the work, not your back.

If you continue to feel soreness, pain or strain after following these tips, it may be time to visit a chiropractor. ■



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



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## THE CHANGE of seasons

A change in mood?

Fall is a time of transition. The weather is changing; it's getting darker and cooler. Some find this time of year exciting and full of joy. Others find it challenging and notice a change in their mood and motivation. Some experience symptoms similar to depression. This may be due to Seasonal Affective Disorder (SAD). So, what can you do if you struggle this time of year?



• **Get more vitamin D.** Whether it is taking a supplement or being intentional about getting outside, vitamin D can help your mood.

• **Use a light therapy lamp.** To make up for the lack of daylight in the fall and winter, you can use a light therapy lamp to supplement.

• **Be intentional about doing things you enjoy.** It's easy when it is dark and cold to just stay home and be in your pajamas by 6 p.m. Make sure you are participating in hobbies and are making time to be social and/or active.

If this time of year is consistently a struggle for you, develop a plan now. You may not be able to completely stop the winter blues or SAD, but planning now can help lessen the impact. And don't be afraid to ask for help. Whether it is a trusted friend or it's time to talk to a professional, ask for help. ■

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

## GRANT Writing 101 Workshop

Representatives of nonprofits, local government, schools and other organizations are encouraged to register for Grant Writing 101, which will be presented at ISU Extension – Warren County in Indianola Dec. 1, from 6-9 p.m.

Grant Writing 101 will provide hands-on training in seeking and writing successful grant applications. The program is being sponsored by Iowa State University Extension and Outreach – Warren County. Participants will need to come to the workshop with a laptop or tablet device.

The fee for the workshop is \$25, with registration required by Monday, Nov. 28. To register, use the registration link at <https://go.iastate.edu/FSQN0S>.

Grant Writing 101 will be presented by Jane Nolan Goeken, community and economic development specialist with ISU Extension and Outreach. She has extensive experience writing and reviewing grant applications and working with various federal, state, local and private foundation grant programs. Goeken will assist workshop participants in exploring various public and private funding sources and provide instruction and tips on planning projects and writing successful grant applications.

For more information about the workshop, contact Jane Goeken at [jngoeken@iastate.edu](mailto:jngoeken@iastate.edu) or 712-240-2504 or Bethany Cecot at the Warren County Extension and Outreach office at [bcecot@iastate.edu](mailto:bcecot@iastate.edu) or 515-961-6237. ■

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# LOCAL baton twirlers win at nationals

Putting Norwalk on the map

This past summer, the Norwalk Superstars Performing Arts' competition baton team was named 2022 Regular Junior Halftime National Champions at America's Youth On Parade Baton Twirling Nationals held at the University of Notre Dame.

While this wasn't the first national award Norwalk Superstars Performing Arts has received, it was the most recent.

"The twirlers prove, if you work hard, you can achieve great things," says Dawn Reed, one of the team's coaches, along with assistant coach Denise Wood.

Reed shares that the twirlers worked all year learning the choreography and practicing. Prior to nationals, they competed in three other events with their routine, "Where The Wild Things Are." Over the summer, leading up to nationals, twirlers had boot camp where they practiced three hours a day, three days a week. They also spent time together outside the studio to build team morale.

Clearly, their hard work paid off.

Their performance at nationals was filled with "lots of energy and showmanship," Reed says. "The routine was almost flawless on the floor."

Adds one of the twirlers, Reese Copple, "It's such a great accomplishment, just to have had something we worked hard and practiced for pay off."

The reactions from the twirlers when they learned of their win ranged from ecstatic to amazement.

Says twirler Landry Tobey, "We were so happy, excited and proud of ourselves."

Adds fellow twirler Maggie Wood, "It was a complete shock. We knew we had gone out and done our best routine yet but did not expect to win."

For Emersynn Harter, another of the twirlers, the win makes her want to work even harder.

"I personally came home with a greater love of baton and practiced very hard to make the senior team this year," she says. "I taught myself new tricks over the summer that I felt could improve my skillset."

Her teammate, Brooklynn Sedlock, agrees.

"As a twirler, it makes you proud to know that the hard work and determination paid off," she says. "It inspires you to want to keep



The Norwalk Superstars Performing Arts' competition baton team was named 2022 Regular Junior Halftime National Champions at America's Youth On Parade Baton Twirling Nationals held at the University of Notre Dame. Front row, from left: Abby Kraska, Reese Copple, Alleana Kauzlarich, Julianne Kline, Brunnelly Robbins, Landry Tobey; middle row: Emersynn Harter, Brooklyn Sedlock, Kylie Mcluen, Back from left: Coach Dawn Reed, Grace Wood, Maggie Wood, Kennedy Robbins, Kailey Phinney, Selena Cooper, Assistant Coach Denise Wood; and, not pictured: Alison Lester.



working hard and learn new things in our sport."

The new co-coaches of the Superstars Competition Baton Team, Dana Billingsley and Tatum Torode, are former Superstars baton twirlers themselves. They look forward to building on the team's success and tradition while adding their own spin.

"We want to help the students grow their twirling skills and have success at the individual and team level," they share. "More importantly though, we want to help these students gain confidence, learn life lessons and create memories/friendships that will carry them through life. We plan to use these goals to guide our decisions as coaches." ■



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## LEGAL

By James S. Dougherty

# MANAGING assets if you become incapacitated

Various mechanisms exist that can assist with the care and control of assets and health care in the event a person becomes incapacitated. The three mechanisms that I will discuss in this article are a Power of Attorney, Medical Power of Attorney and Revocable Living Trusts.



A **Power of Attorney** is a document that authorizes another person (your agent) to make financial/legal decisions concerning your property on your behalf. Most Powers of Attorney are “durable” which, by its terms, remains effective even if you become mentally incompetent. This document does not provide for the authority to make health care decisions on your behalf. A Power of Attorney can take effect immediately or only when you become incompetent and will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

Any trusted adult, such as your spouse, parent, child, relative or friend can serve as your agent. In most cases, I recommend you name at least one alternate agent in the event of the death or incapacity of your first agent. A Power of Attorney is a relatively easy, inexpensive mechanism for allowing another person to handle your legal and financial affairs. However, it is critical that the person you select as your agent is trustworthy and sensitive to your wishes.

A **Medical Power of Attorney** gives an agent the power to make health care decisions for you only when you are unable, in the judgment of your attending physician, to make those decisions. Your agent must act consistently with your desires as you direct in your Medical Power of Attorney document. Most of the time, but not always, your Medical Power of Attorney contains a statement regarding your desires regarding life-sustaining medical procedures.

Not unlike the Power of Attorney, for your Medical Power of Attorney, you should choose a person whom you trust and who knows your personal values and beliefs. It is best to choose someone who lives in your area in case he or she is called upon to direct your treatment for an extended period of time. You should discuss your health care wishes with your agent to be sure he or she is willing to act on your behalf.

A **Revocable Living Trust** is established by a written agreement or declaration signed by you and your spouse, if you are married, as grantors or the creators of the trust. The agreement will appoint a trustee or trustees (usually yourself) to manage and administer the property in accordance with the terms created by you. Once the trust is created, you place your assets, including real estate, certain investments, bank accounts and other assets into the trust. After placing the assets in trust, you no longer own those assets; they are owned by the trust. In the event that you are incapacitated, the trust will provide for an alternate trustee, whom you have selected, who will manage the trust funds for you. The trust document should spell out how the determination of incapacity is made. Revocable Living Trusts also avoid the need for probate, along with the expenses that go along with the process, when you pass away.

Much of the estate planning process concentrates on the management of and distribution of your assets after you have passed away. The items discussed in this article addresses possible alternatives to manage your assets while you are living but unable to manage your own affairs. ■

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

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# FROM West Coast to heart of Iowa

Koeppel appreciates so much about new community.

Cindy Koeppel moved to Norwalk in September 2020 after driving nearly 2,000 miles across the country from Seattle.

There, she had owned a successful small home business. Her two adult daughters and grandson still reside in the big city, but it was time for Koeppel to try something new.

“Although I thoroughly loved living in beautiful Washington, I divorced after 36 years of marriage and needed a life reboot,” Koeppel says. “I traveled to Norwalk several times in 2019, meeting new people and experiencing many new firsts for me. It was a very huge decision to move away from a place I loved, and it required so much bravery to do it all alone.”

It was a decision that has certainly paid off.

“It has been a huge adjustment, but Norwalk now feels like home,” Koeppel says.

Her favorite part of her home is the open floor plan. It’s a little more than 2,000 square feet total but feels much larger.

“When looking at homes, it was important to find a large kitchen space and pantry that would accommodate my baking,” she explains. “I love the relaxed, transitional feel of my home. Not only do I love to bake, but I love interior decorating. It was important to find a house that was a match to my personality. I have made it my own with a beautiful flow of calming colors.”

Another thing Koeppel enjoys about her space is the back deck and fire pit.

“Every evening we end our night out there with hot coffee and long chats,” she says.

Perhaps more importantly, the area Koeppel lives in provides her with amazing neighbors.

“I have the absolute best neighbors ever,” she says. “We help each other when possible. I travel a bunch, and my neighbors are willing to help with most anything needed. Of course, I thank them with homemade cheesecakes.”

Moreover, Koeppel feels the Norwalk community in general has welcomed her with open arms.

“They support my small home business, Sweet Ruby’s Cookies & More, and have allowed



Cindy Koeppel has only lived in Norwalk for a couple of years but says her home and neighbors have made the move a success.



me the pleasure of meeting some of the most amazing clients,” she says. “Restarting a business with no clientele was extremely scary. I shared a bit about me and my business on the Norwalk Facebook page prior to my move, and the number of welcoming comments was awesome. I can now call many of my client’s friends.”

Ultimately, even though Koeppel has had

the privilege of living in a few different cities throughout her life, her latest one takes the cake.

“While Norwalk isn’t my hometown, it is most definitely my home,” she says. “I feel safe here, love the people and importance of community, school pride, the quietness of life, the importance of church, more affordable living, no traffic jams, and so much more.” ■



## WARD OFF dry skin and breathe easy with a whole-home humidifier

Installing a whole-home humidifier to work with your home furnace will provide optimal humidification throughout your entire house. Whole-house humidifiers work with the home furnace to distribute moisture efficiently to all living areas, whereas portable models are only capable of treating moisture areas in smaller areas. Humidifiers installed with the home furnace use little energy and require minimal maintenance, making them a more user-friendly option.

You can optimize the function of your home furnace by installing a whole-home humidifier. It will foster proper distribution of moisture throughout your home, protecting you or your family from dry air during winter. Dry air can cause skin irritations and allergies.

Whole-home humidifiers are all about balancing the humidity levels in your home. Having too much moisture in the air can cause mold and mildew to grow in wet areas and



attract unwanted insects and other creatures into your home. Not enough moisture in the air can cause health issues, damage your home and cost you more money, especially in the wintertime. So how do you keep the humidity levels just right?

Below are some key benefits of installing a whole-home humidifier.

- **Good health:** You can improve your family's well-being by treating dry air throughout your home. Whole-home humidifiers have been shown to improve lung health, alleviate allergy and asthma symptoms and reduce instances of illness. Studies show that whole-home humidifiers prevent respiratory problems, decrease your likelihood of catching the flu or a cold, and reduce your chances of getting an infection.

- **Winter comfort:** Properly humidifying your home during winter can make the space feel warmer. The efficient use of energy by a whole-home humidifier can lead to energy savings since your home will feel warmer at lower temperatures. They can even eliminate symptoms, such as dry skin and noses, scratchy throats, asthma, and allergies — not to mention

those surprising shocks you sometimes get from static electricity.

- **Protection of furnishings:** Stabilizing the humidity levels in your home with a whole-home humidifier can help preserve wood. Maintaining proper humidity can protect wood flooring, cabinets and furniture from cracking and drying out. Did you know that whole-home humidifiers can even save your dry hardwood floors from cracking, walls from warping, paint from chipping and electronics from getting damaged from too much moisture in the air?

- **Save energy and money:** According to the Department of Energy, you save up to 4% on your heating bill for every degree you lower your thermostat. Lucky for you, a home with higher humidity levels will feel warmer, allowing you to keep your thermostat at lower temperatures and saving you money. ■

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



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# KICK off the holidays

Enjoy the holidays in your hometown with two traditional events here in Norwalk.

Don't miss the Shop Small Saturday event after Thanksgiving on Nov. 26 from 10 a.m. to 3 p.m. Various local shops like The Norwalk Shop and Bellflower Florist and Gifts will have free shopping bags filled with local goodies available on a first-come, first-served basis. Wrap up your items for free at the Norwalk Easter Public Library after you are done shopping. More info can be found at [www.norwalkchamber.org](http://www.norwalkchamber.org). Even though Shop Small Saturday is a great way to support local business, we encourage everyone to shop local, shop often, and shop sooner for the holidays. Remember, your local businesses have items in stock that they need to sell and are readily available with no wait time, making the perfect gift. This season, check out our business directory and shop from a new local place. You might be surprised by what our area has to offer.

You don't want to miss the Annual Tree Lighting and Santa Visit Drive-Thru on Saturday, Nov. 27, from 5-6 pm. The event is free and



open to the public. Gather your family and drive on over to the funeral home parking lot entrance on Main Street. You will want to enter from the south side to get to Main via North Avenue and get in line. We have all the holiday "C's" to experience. Cookies, crafts, candy canes and cocoa will be provided courtesy of area businesses and organizations.

Santa Claus and his elves will be waiting to take your Santa letters, get a selfie and hand you a candy cane. Fareway will have holiday cookies to go. Free cocoa for all will be from Grounds Around Town provided by City State Bank. We hope you will join us, but if you want to stay in your jammies, you can watch the big tree on Sunset Drive and Main Street get lit up by Santa virtually on the chamber's Facebook page. It's a great way to kick off the holidays in Norwalk.

If you cannot find the perfect gift, you can buy Norwalk Area Chamber Bucks on our website or at the chamber office. Chamber Bucks are good at any chamber member location and come in increments of \$5, \$10 and \$20, perfect for spending and keeping our dollars local at the same time. ■

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

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OUT & ABOUT

# RIBBON cutting

Norwalk Area Chamber of Commerce hosted a ribbon cutting for Yellow Brick Road Early Childhood Development Center on Oct. 1.



Norwalk Area Chamber of Commerce hosted a ribbon cutting for Yellow Brick Road Early Childhood Development Center in Norwalk on Oct. 1.



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Linda Agnew and Amara Shade



OUT & ABOUT

# HAPPY Thanksgiving

Happy Thanksgiving  
from Norwalk  
businesses on Oct. 25.



Miranda Hannan and Kaylen Petullo



James Dougherty



Barb Welker



Lucinda Sperry and Sarah Gunsauli



Sam Sorenson



Craig Choate



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