

NORWALK

OCTOBER 2022

Living

MAGAZINE

SPOOKY FUN

Residents share
their enthusiasm
for Halloween

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WELCOME

SPOOKY fun

There is a reason why Halloween is one of our most celebrated holidays of the year — it's fun! And not just for kids. We adults seem to have a great time, too. Can you think of another day of the year when you can let your inhibitions run wild and dress up like someone else?

I didn't have the opportunity to do this much as a kid. My costume was the same most years — Frankenstein. I had a rubber mask, some rubber boots and a set of football shoulder pads. It worked, except for the mask having only two small holes in the nose and none in the mouth. Breathing was a problem.

I made up for my lack of Halloween costume diversity as an adult. Jolene and I had the great idea of dressing up as mummies for a friend's party one year. We started by wearing long underwear tops and bottoms, and then we wrapped each other in old white sheets that we cut up. It was a great look, but we overlooked a very simple feature — there was no way to easily use the restroom.

Other years, we dressed up with friends as characters from "The Wizard of Oz" (I was the lion) and "Gilligan's Island" (I was Mr. Howell). Jolene and I also dressed as a priest and a nun one year, and we were a farmer and a cow another.

Years later, Jolene and I hosted Halloween parties at our home. I relied multiple times on two costumes: Dracula and Michael Jackson. Other than some complicated face painting, the Dracula option was easy. All black clothes. A cape. A fancy medal. Some fangs. The Michael Jackson costume was simple, too, but the hair from the wig kept getting in my face. That took some getting used to, as I haven't had hair that long since 1983.

My all-time favorite costume, though, was The Lone Ranger (and Jolene was Tonto). Finding that light blue shirt and pants was a trick, and threading a leather shoe string in the upper shirt buttons wasn't easy, but the look was spot on. That same year we had a party off site with friends in a rented facility. I set up a fog machine and thought it would add great effects to the party. It did, especially when it set off the smoke detectors and two fire trucks showed up.

Well, hopefully this column gave you a few ideas of what to do for Halloween— and what not to do. Look inside this issue for other great ideas from residents who have spooky fun and go all out for Halloween.

Thanks for reading. ■



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SPOOKY FUN

Residents share
their enthusiasm
for Halloween

By Lindsey Giardino

October is a time for cooler weather, pumpkin-flavored foods and drinks, haunted houses, costume parties, trick-or-treat nights, candy and more. Lovers of sweets load up on bags of miniature-size candy bars weeks in advance of Halloween, inevitably succumbing to the “It won’t hurt to eat just one” temptation and soon finding themselves needing to restock their supply.

For those who look forward to the scary side of the holiday with enthusiasm, there seems to be no limits to the creativity they show when they plan their spooky fun.

Jessica Quintanilla and
her kids enjoy dressing
up for Halloween.



Skeletons!

Brandon and Jessica Short's Norwalk home is hard to miss this time of year.

Since moving into their house in 2019, the couple — mostly Brandon — has set up a Halloween display that's as spooky as it is fun. The first year, they only put a couple small skeletons in their front yard. In 2020, they added a few more items and started to play around with projections.

"Last year was our first big — literally — year as we were able to get our hands on two 12-foot skeletons," Brandon says. "Over the years, I grew my collection little by little, and this is by far our biggest display."

The process of setting everything up each year is, in a word, long.

"It takes about a week to get everything in the right place, lit up and secured. Then I have to rearrange whatever my wife tells me to," Brandon jokes.

The couple says a lot of people drive by to see their spine-chilling display. Jessica works from home and can see people out her office window passing by and stopping to check it out.

"She even caught the UPS man taking pictures last year," Brandon says. "I love that the little kids in the neighborhood like to come up with names for the big skeletons. I talk to a lot of families out on their evening walks, and the kids always stop and hang out with the skeletons for a while."

This year, the Shorts have joined a national fundraiser called Skeletons for St. Jude. They explain that people with fun Halloween displays across the country raise money for a great cause.

"Last year they raised over \$130,000, and we are excited to join the



Brandon and Jessica Short have added to their skeleton display, and the additions are rather eye catching.

program this year," Brandon says.

Some of the couple's other favorite Halloween traditions include watching classic movies like "Hocus Pocus," "Halloweentown" and more throughout the month of October. They'll also have a Halloween party with their neighborhood again this year.

And, come Christmastime, the Shorts will have a whole new creation in their yard.

"Our displays really started with Christmas, and I have always enjoyed seeing the neighborhood kids' reactions," Brandon says. "I took that and decided to make Halloween even bigger and better."



FEATURE

Bringing the neighborhood together

For about seven years, Casey and Maggie Bright have made Halloween feel special for friends and neighbors alike.

The evening before Beggars' Night, the couple hosts a neighborhood movie night. They start with a family-friendly film followed up by something scarier for the adults.

This year, they'll be playing "Casper the Friendly Ghost" followed by "A Quiet Place II." Bright will also make popcorn for folks to enjoy.

"We just have a fun time with it," he says.

The Brights started the tradition when they lived in Legacy Townhomes, where the garages back up to each other.

They just moved to the Orchard Hill area and look forward to sharing the tradition with new neighbors.

"It's cool because we moved into the new house but are keeping our old traditions," Bright says.

He adds that, in the past, about 10 to 12 families have typically joined each movie



It has become a tradition for friends and neighbors to gather outside the home of Casey and Maggie Bright for a Halloween-related movie.

night. One special memory was from the year when a neighbor was trying to sell their townhome, so they held an open house at the same time of the Halloween movie night.

Bright shares word of the movie by creating a Facebook event. He also goes door to door making sure neighbors know they're invited.

And, to make sure that all is in order, Bright recently did a trial run outside by playing "Hocus Pocus II." Looks like things are in great shape.

"It should be a good time," he says.



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FEATURE

Birthday plus Halloween equals extra fun

Jessica Quintanilla's 11-year-old son, David Alan, was born in the early morning hours on Halloween.

"We have made it a point to celebrate a little extra and usually a few times during the month since it's both the holiday and his birthday," Quintanilla, a Norwalk native, says. "We've done a bunch of different themes through the years, and he gets to decide what the theme is, and we pick our costumes based on this."

Last year, the family dressed up as the Addams Family, and this year they'll be going as fantasy creatures.

"I think it's really fun and special that it gets us all involved and an excuse to keep dressing up every year," Quintanilla says.

Other things the family does to celebrate include having a Halloween-themed cake and decorations. Quintanilla also sets the table and decorates for David Alan the night before, so he wakes up to a surprise.

"Things I love most about this holiday are the extra celebrations and cake and candy on Halloween night," she says. "And since moving back to Norwalk (in summer 2020), it's been watching the kids meet with their friends and being able to trick or treat at some of the same houses that I went to as a kid."

The Quintanillas also have friends who are like family and have invited them to their annual pumpkin-carving competition.

"This has become something we all look forward to, and it's another bonus fun night celebrating," she says. ■



Why the serious looks? Jessica Quintanilla and her kids are dressed in Addams Family costumes.

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EVENTS IN THE AREA

Check for cancellations

Library Fall Festival

Thursday, Oct. 20, from 3-6 p.m.
Norwalk Easter Public Library

Join the Library for a celebration of autumn at the Fall Festival. This indoor/outdoor event is intended for children and families and is free of charge. Children may wear a costume if they choose. The event will feature a wide variety of activities.

Hovick Family Farm Petting Zoo will have a variety of animals to pet and feed with the provided feed. Visit with a llama, alpaca, miniature donkey, miniature horse, miniature cow, pygmy goat, goat, angora goat, sheep, Jacob (four-horned) sheep, baby doll sheep, miniature pot-bellied pig, rabbit and various chickens.

There will also be face painting by the Norwalk RoboWarriors, balloon animals by Von Von's Balloons, free pumpkins to take and decorate at home (while supplies last), Whiskers TNR cat shelters, special appearances by Scribbles the library mascot, and crafts and seasonal stories with the library staff.

Participants may want to consider walking or biking to the event as parking will be limited. Bring a camera as there will be many photo opportunities at this free, drop-in event. For more information, contact the library staff at 515-981-0217 or library@norwalk.iowa.gov.

Master Arts & Culture Plan Unveiling

Saturday, Oct. 22
9 a.m. to noon
Simpson College
400 N. Howard St., Indianola

The North River Arts Council and City of Norwalk invite you to a Master Arts & Culture Plan Unveiling to be held in the Graphic Design Facilities inside the Campus Services Building at Simpson. The plan will be introduced by leaders of Group Creatives, the arts consultant group that conducted citizen surveys, resident focus groups and individual leader interviews before formulating the plan. The Master Arts & Culture Plan addresses regional and individual community opportunities to incorporate the arts into everyday life. RSVP at <https://www.northriverartscouncil.org/2022artssummitregistration>.

Meet-the-Candidates Forum

Monday, Oct. 24, 7-8 p.m.
Location to be announced

The Norwalk Area Chamber will be hosting this forum. Candidates will introduce themselves and answer questions from the moderators. Questions for candidates can be submitted in advance only. For more information, visit https://www.chamberorganizer.com/Calendar/moreinfo_responsive.php?eventid=409646&org_id=NORW.



Beggar's Night

Oct. 30, 6-8 p.m.
Around Norwalk

The City of Norwalk announced Beggar's Night is Oct. 30.

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Fall Bulb Market

Friday - Saturday, Oct. 14-15
Greater Des Moines Botanical Garden
909 Robert D. Ray Drive, Des Moines

Peruse more than 100 unique bulb varieties selected by Botanical Garden horticulturists and volunteers. If you've fallen in love with a plant featured at the Botanical Garden, some of those bulbs will be for sale, too. Members receive early access from 8-10 a.m. on Friday; open to the public 10 a.m. to 5 p.m. both days. More information at dmbotanicalgarden.com.



Family Halloween

Oct. 15-29
Living History Farms
11121 Hickman Road, Urbandale

Experience historic trick-or-treating, pumpkin bowling, story-telling and horse-drawn wagon rides at this annual tradition. Dates and times are: Oct. 15, 5-8 p.m.; Oct. 16, 4-7 p.m.; Oct. 21, 5-8 p.m.; Oct. 22, 5-8 p.m.; Oct. 23, 4-7 p.m.; Oct. 28, 5-8 p.m.; and Oct. 29, 5-8 p.m. Admission is \$8, with ages 1 and younger free. Information at lhf.org.



Great Iowa Pet Expo

Saturday, Oct. 15, 10 a.m. to 6 p.m.
Sunday, Oct. 16, 10 a.m. to 4 p.m.
Iowa State Fair 4-H Building
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The Great Iowa Pet Expo showcases new and unique products and services for pets and offers entertainment, fun contests with free participation, and educational sessions ranging from dog training to health and grooming to nutrition and pressing legislative issues. Admission is \$11 for adults, \$8 for ages 65 and older, and \$6 for military members with ID and kids ages 6-12. Free for kids 5 and younger.

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IOWA ARBORETUM added to Adventure Pass

Norwalk Easter Public Library announced it has a new venue participating in its Adventure Pass program: Iowa Arboretum. Adventure Pass is a partnership between participating Iowa public libraries and museums, parks and other attractions to allow libraries to expand access to knowledge, information and learning for their patrons through an online reservation system to get free admission passes.

The Arboretum is located near Madrid, which is approximately a 50-minute drive from Norwalk. The garden has trails exploring restored prairie and woodlands and boasts more than 5,000 individually accessioned plant specimens. Some strengths of the collection include oaks, hardy pecans, dwarf conifers, maples, irises and hostas. There is an education center/gift shop. The venue is dog friendly, too. Browse their website at <https://iowaarboretum.org/> for more information.

Other Adventure Pass venues include Blank Park Zoo, Des Moines Children's Museum, Greater Des Moines Botanical Garden, and

Science Center of Iowa.

Free passes are available by clicking the Adventure Pass logo on the library's website at www.norwalklibrary.org. Library card holders 18 years old and older who are in good standing with their library are eligible to borrow an Adventure Pass. Borrowers must be Norwalk or rural Warren County residents (Cumming residents contract for library services through the West Des Moines Public Library and must borrow Adventure Passes from there).

Patrons may only check out one pass per venue per 365 days. Reservations can be made up to 90 days in advance. Please check venue's website for their schedule of operation. Patrons reserve the pass online by entering their library card number. They must present the printed reservation confirmation page and a valid photo ID for admittance to each venue.

The pass is valid for the reserved date only, and admits two adults and two children to the venue. Additional attendees must pay regular admission prices at the door. Reservations may



be cancelled through the library up to the day before the reservation. For more information contact the library staff at library@norwalk.iowa.gov or 515-981-0217. ■

HONOR OUR VETERANS

Iowa Living magazines will be saluting veterans in November issues. If you are a veteran who would like to be included, please send a photo (military or current) and the following information:

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HOME HEALTH

By Ward Phillips

NEED home health care? Choose wisely

When Chris, 78, was preparing for knee-replacement surgery, he couldn't wait for the operation to be over so he could recover and become active again. But he ended up developing a post-surgical infection and remaining hospitalized for several days, then spending two weeks in short-term rehabilitation to help him regain his strength.



Finally, the day came for his return to his house; Connie, his wife, was eager to help care for him in familiar surroundings. But his doctor threw him a curve: "You can go home today, but I'm going to prescribe a few weeks of home health care," she said.

Chris and Connie looked at one another, puzzled. "What will home health care do for me that we can't handle at home?" Chris asked the doctor.

Quite a lot, it turns out.

Home health care is clinical, medical supervision provided in a person's place of residence. This type of care is 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 cardiac problems or diabetes. It can include: health monitoring; medical testing; administration of prescription medication, shots, or other forms of treatments; physical, occupational, and/or speech therapy; and wound care.

Chris's doctor presented him with home health provider options and asked him to choose; he and Connie researched providers online and ultimately selected one. Weeks later, Chris is ready for his final session and is grateful for the care he received.

If a doctor has told you home health might benefit you, consider using the questions below to find the provider that will best meet your needs.

- Is the provider established? It's not unusual for providers to enter and exit the market quickly. Consider one with positive outcomes that can be supported.
- 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.
- Can the provider break down 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.
- 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.
- Ask about the qualifications and credentials of the individuals who would be providing your care. For example, 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.

You can ask many more questions, but those should get you started. Here's hoping you'll choose 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 hospice care, for older adults. Celebrating its 75th anniversary this year and its 15th as a hospice provider, WesleyLife is a Level 4 partner of We Honor Veterans, a national program that empowers hospice providers to meet the unique needs of military veterans and their families at the end of life. Call Ward at 515-669-2205 to learn more.



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“We fought the doctor about our dad needing hospice care because we were afraid, but we actually ended up wishing we had called WesleyLife sooner. We really feel the care Dad received from the hospice team allowed him to live longer.”

– Terry L., Des Moines

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FIRE Safety Month

How your family can practice fire safety

In 2016, there were 3,390 deaths caused by fires alone. More than 14,600 people were injured, and \$10.6 billion were lost in property damage.

How much time would you and your family have to escape your home in this scenario? Five minutes? Four? Think again. According to the American Red Cross, you might have as little as two minutes to evacuate everyone safely.

In recognition of Fire Prevention Week, which runs from Sunday, Oct. 9 through Saturday, Oct. 15, here are some ideas of things you and your family can do together to reduce the likelihood of fire in your home, as well as know how to respond in case of a fire emergency.

• **Protect your family: smoke detectors.**

Installing and maintaining smoke detectors is still the most critical step you can take to protect your family from fire death or injury.



What you already know about smoke detectors. The detector should be no more than 10 years old. You can check the date on the back of the unit. Test the batteries monthly and replace often. Install them in all bedrooms, hallways outside bedrooms, and on each level of your home.

What you might not know about smoke detectors. There are two types of smoke detectors: photoelectric and ionization. Photoelectric works better with slower, smoldering fires, while the ionization type is more suited to faster, flaming fires. Most experts recommend that you have both in your home.

The escape plan. Make it a game. Take the time to plan an escape route for everyone in the home, designating a "meet up spot" outside. What good is an escape route, though, if no one remembers it? The answer is simple: practice, and make it fun. Kids love games and challenges. Record the time it takes everyone to make it from their beds to the meetup spot and then try to beat the time. The more often you practice,

the more likely your children are to follow the plan rather than freeze in panic.

• **Additional tips for preventing fire in the home.** According to the National Fire Protection Association, two out of five home fires begin in the kitchen. Never leave the kitchen when food is cooking, and keep a fire extinguisher in or near the kitchen.

Have your chimneys cleaned regularly, and be careful with portable space heaters. Make sure they are several feet away from drapes, clothing, or anything that could catch fire.

Never smoke in bed or lying on the sofa. Finally, inspect your appliance cords. If any are torn, ripped, or damaged in any way, replace them immediately. If a wire or plug ever feels hot, unplug it. ■

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

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MEDICARE Annual Enrollment

Why you should revisit your plan each year

Medicare is not “set it and forget it” health insurance. You need to revisit your plan each year. A little work can save you money and prevent surprises when you visit the doctor or pick up a prescription. If your plan doesn’t meet your needs, you can make changes during the Medicare Annual Enrollment period, which runs from Oct. 15 through Dec. 7.



Each year, you need to check on the three P’s: providers, prescriptions and pharmacies to ensure your plan still covers your preferences. Why? Because insurance carriers frequently renegotiate provider contracts, which can change the terms of your supplement plan.

Start with your providers — these are your doctors and specialists. If they are no longer in-network, it might be time to switch to a different plan or provider.

As for prescriptions, I’ve heard horror stories about people going to the pharmacy to pick up medication and finding out that it’s no longer covered or coverage has changed. The out-of-pocket costs can skyrocket.

Make sure your preferred pharmacy is still part of your network, too. I’ve run the numbers for the individuals and families we work with on this. In one scenario, we found that Meloxicam, an arthritis medicine, costs \$12 for a 90-day refill at an in-network pharmacy and \$1,117.80 at one that is not in-network. That is not the kind of surprise you want to get when you go to pick up your medicine.

Supplement plan changes can also impact your premiums, copays and deductibles, plus other benefits, like X-rays, prosthetic devices and physical therapy. Extra things like gym memberships, chiropractic visits, and meal deliveries are worth checking. These things often get added to — and dropped — from plans. During annual enrollment, you can switch to an Advantage Plan from a traditional Medigap supplement (like Plan F or Plan G). You can also move from one Advantage Plan to another or from one prescription drug plan to another. ■

Information provided by AnnaMarie Morrow, Director of Medicare, Merkle Retirement Planning, 1860 S.E. Princeton Drive, Grimes, 515-278-1006. Source: Medicare.gov.

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with Lauren Merkle

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WOULD you ever buy a haunted house?

A survey by Realtor.com in 2020 found that 62% of respondents said they'd be unlikely to consider living in a house that was rumored to be haunted. The survey also found that 13% of respondents believe they currently live in a haunted home, and 54% of them knew or suspected the house was haunted before moving in. Of respondents who said they live in a haunted house, 56% of them have not considered moving.



What makes a house haunted? Respondents who believe they live in a haunted house reported the following happenings:

- Strange noises – 44%
- Shadows – 38%
- Hot and cold spots – 37%
- The feel of certain rooms – 34%
- Odd pet behavior – 30%
- Items moving and the feel of being touched – 29% (tie)
- Levitating objects – 17%

Haunted houses are considered a stigmatized property, meaning they could be displeasing to a buyer for a reason other than its physical condition. Other ways a property could be stigmatized could be a murder, suicide, or a crime. In Iowa, sellers are required to make disclosures regarding the property condition but not stigmas. A stigma may be very concerning to one buyer but be of no concern to another.

When buying a new home, you will likely have a home inspection to discover structural or safety problems, but how would you know if a house is haunted or has had a stigmatizing event? The most common and easiest way is to search online using the address to see if any news stories or online reports of activity at that house show up. You can even search, "murders in (your town, state)" and see if that house is included in the results. There is a website, DiedInHouse.com where you can purchase address searches. They claim to offer reports about meth labs, fires, deaths, registered sex offenders and more.

A productive way to learn more about the house is to ask the neighbors. Go to neighbors on either side, across the street and even behind the house. Simply introducing yourself and explaining you are looking at the house and are curious if there is anything they think you should know about it is good enough for most people to open up. A visit to the local newspaper office, chamber of commerce, and police department could uncover some good information.

In my own opinion, just because something happened in a home doesn't mean that it's a bad house. I have sold multiple homes where things have happened and have always informed my clients of what I knew, but in most cases, it just didn't matter. ■

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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OVER THE BUMPS
REAL ESTATE ADVENTURES

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MEET Gabbi Menninga

First year teacher joins Lakewood staff.

Originally from Ottumwa, Gabbi Menninga graduated from Central College in Pella this past spring. While there, she majored in elementary education with endorsements in K-8 Reading and K-8 Language Arts. Today, Menninga teaches fourth grade language arts and social studies for the Norwalk Community School District. She first considered the district after one of her mentor professors highly recommended it, thinking it would be a good fit for her.



Gabbi Menninga, a graduate of Central College, is one of the new teachers in the Norwalk Community School District.

"I was looking at several other schools and, one night, my friend and I took a drive to the three schools I was looking at. And, as we were driving through Norwalk, we both felt that this was where I was supposed to be. I applied and interviewed at Lakewood and immediately fell in love with the staff, culture and climate at Lakewood," Menninga says.

She says she likes working with students at the elementary school level because of their eagerness to learn and their love for learning. As a teacher, one of her goals is for every student who enters her classroom to know she believes in them and genuinely cares for them. Menninga says it is rewarding to see how much of a difference it makes to students when they know you truly believe in them and care for them.

"It is so rewarding to walk with students throughout the year and to see how much they have grown in their knowledge and social/emotional skills in such a short period of time. More specifically with upper elementary, you can make even deeper relationships with the students that are so rewarding," she says.

Menninga says she is looking forward to incorporating a Westward Expansion unit in her class. While in college, she not only created and taught a fourth grade unit on this topic but also created many hands-on activities such as a gold mine simulation, character journals, a debate, and making advertisements. For this school year, Menninga also plans to incorporate some fun team-building activities, especially throughout the first week of school.

"I have heard nothing but great things about the district. I am especially looking forward to just being a part of such a fun and supporting staff and to be able to learn and grow alongside other new teachers," Menninga says.

When not teaching, Menninga likes being outdoors, including hiking, going to the lake, playing yard games, or reading a good book in a hammock. She also enjoys spending time with her family and friends. ■



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MAYORS MOMENT

November Ballot - Warren County Board of Supervisors to Increase to Five Members

As I indicated in a previous article, there will be an item on the November ballot to increase the Warren County Board of Supervisors to five members. As you do your due diligence on the issues up for vote this November, you will likely hear two arguments to not expand the board.

The first argument you'll hear is that it will cost a lot more to expand the board, since you'll be paying the salaries and benefits for two additional people. While this is true at first glance, I believe the savings and efficiencies we gain by having five supervisors making better and quicker decisions will more than offset any expense incurred by the two additional members.

The second argument you'll hear is from at least one of the current supervisors that believes expanding to five supervisors will dilute rural representation on the board. If you look at the current makeup of the board, you'll see one supervisor represents Indianola, one supervisor represents Cumming, Norwalk and the rural areas around those cities, including Greenfield Plaza. The third supervisor represents most of eastern and southern Warren County. If we vote to expand to five supervisors, that large territory, currently covered by one supervisor, will most likely be split so that four of the supervisors will represent both urban and rural areas and the fifth supervisor will represent a primarily rural area. What this means for Warren County residents is that they will have someone closer to their home representing them on the board. As I look at this vote, I believe expanding to a five member board is a win for all of Warren County.

Finally, I'd like to express my sincerest thanks to Aaron DeKock for his service to Warren County for the past four years. He has had a significant impact on the Board of



Tom Phillips, Mayor

Supervisors and has helped northern Warren County residents during his time on the board.

I realize we begin to sound like a broken record but I strongly encourage our residents to go vote and let your voices be heard. If you have any questions about voting early or your voting location, please contact the Warren County Auditor's Office in Indianola.

Beggar's Night - Sunday, October 30

As I wrap up my article this month, I'd like to remind residents that the Norwalk City Council has officially set October 30 from 6-8 p.m. as the 2022 Beggar's Night in Norwalk. I know we will have lots of little ghosts, goblins and princesses trick-or-treating that evening, so please pay attention and drive carefully on Beggar's night. We want to make sure everyone makes it home safely.



LET'S DISCUSS

UTILITY MARKING

IN YOUR YARD

The City of Norwalk would like to remind residents of a couple of things when it comes to utility markings:

1. The City is required to mark water and some fiber whether the project is a City project or not. **Do not assume all projects are City projects just because we have flags there.**
2. Please DO NOT remove the flags or stakes until the project is complete. Mow around them. They are needed to identify underground utilities such as water, gas and electric. If moved utilities could be hit and this will affect you and your neighbors.

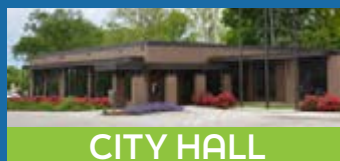
If you see flags in your yard and you need more information on the project, you may call Iowa One Call at 1-800-292-8989.

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EASTER PUBLIC LIBRARY

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Woodturning Demonstration with Stan Merrell | October 15 - 9:30-11 am

Learn about woodturning by watching a live demonstration and asking questions to local wood artist Stan Merrell; recommended for school age through adults.

"Flight of the Red-Winged Blackbird with Author Susan Lawrence October 19 - 7-8 p.m.

Iowa author Susan Lawrence visits the library to talk about her book "Flight of the Red-Winged Blackbird." Hear about this historical novel set during the Great Depression. Books will be available for purchase and signing.

Fall Festival | October 20 - 3-6 pm

We love fall here at the library, so we're celebrating with a Fall Festival! Visit animals from Hovick Family Farm Petting Zoo, pick up a pumpkin to take home and decorate, face painting, balloon animals, and more!

Jigsaw Puzzle Competition | October 22 - 2-6 pm

Signup is open for our next Jigsaw Puzzle Competition! Try to be the first team to finish two rounds of 500-piece jigsaw puzzles at this family-friendly event. Sign up here: <http://ow.ly/qX4y30sqpGN> or call the library at 515-981-0217.

Employee spotlight Kayla Becker, Library

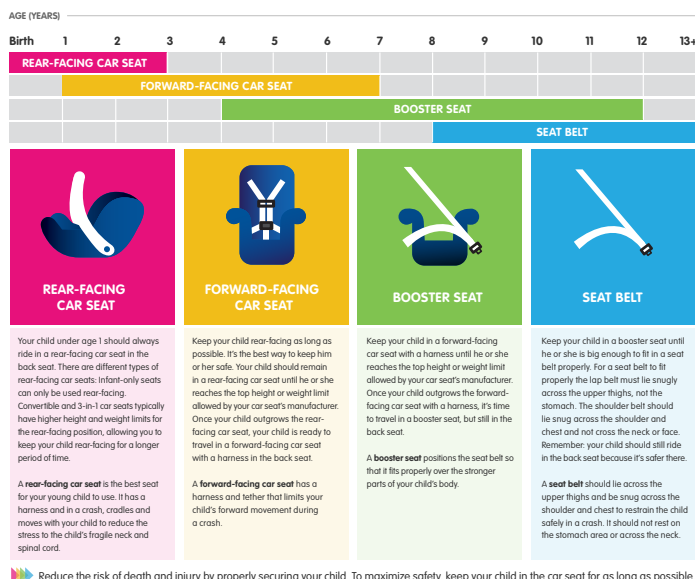


Meet Kayla! Kayla grew up in the Des Moines metro and attended Clarke University (Dubuque) majoring in English and Secondary Education. She and her husband Russell moved to Norwalk in 2017 and fell in love with the community. Both feel it has been a delight to live and work in Norwalk! Kayla started working for the Norwalk Easter Public Library as a part-time circulation assistant in May 2019 and became the Adult Services Librarian in August 2019.

"I have a special fondness for our senior patrons, most especially those residing in the Norwalk community's senior living facilities. I love that our mobile library service is able to 'bring the library to you,' providing materials, resources, and services these folks would otherwise go without."

Outside of work you will find Kayla reading, crafting, cooking, or bingeing old television shows. Say a big hello next time you see Kayla out in the community!

Seat Recommendations: Choosing the Right Seat



Reduce the risk of death and injury by properly securing your child. To maximize safety, keep your child in the car seat for as long as possible.

Motor vehicle crashes are a **leading cause of death of children.**

In crashes from 2015-2019, **3,321 children** (under 13 in cars, SUVs, vans, and pickups) were killed. An estimated **717,000 children** under 13 were injured.



In 2019, **608 children** (under 13 in cars, SUVs, vans, and pickups) were killed in crashes.



Child Passenger Safety

Nearly half of car seats are installed incorrectly, leaving kids vulnerable to injury in a crash. Motor vehicle crashes are the leading cause of death for children. Using age appropriate car seats and ensuring they are installed correctly is the best way to reduce the number of these fatalities.

Children should be kept rear-facing as long as possible, up to the top height and weight allowed by the car seat. Studies show rear-facing is the safest way for children to ride.

Data from 2020 shows that more than a third of children 13 and younger who died in vehicle crashes, were not wearing their seatbelt. Never let your children ride unbuckled, and children under the age of 13 should always ride in the backseat of the vehicle.

If you are interested and would like to schedule an appointment with the Norwalk Police Department to have officer assist with car seat installation, please call 515-981-0666. Our officer will show you how to correctly install the car seat, ensure the correct car seat is being used for your child, and provide other information about child passenger safety.

U.S. Department of Transportation
National Highway Traffic Safety Administration
Revised August 2021

[NHTSA.GOV/THERIGHTSEAT](https://www.nhtsa.gov/therightseat)

NHTSA

Child Car Safety

13035a-08/021 vdo



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SENIOR LIVING

By Shawn Kinnison

HOLIDAY visits to older family members may reveal problems

The holidays are a time to gather with family, whether with those you see every day or those whom you seldom see. These are joyous times, filled with happy traditions and reminiscing. When visiting elderly family members, you might notice they have slipped and are frailer. Parents or grandparents could have joint pain that prevents them from standing to prepare meals or do laundry.



They may have become isolated or can't get out in an emergency. Sometimes elderly loved ones become unsteady on their feet and are a fall risk. You might notice that the elderly caregiver can no longer provide home health care without suffering from stress and illness.

Cognitive challenges can be harder to recognize, but are also risky. Per the Alzheimer's Association, there are 10 warning signs of dementia:

- Memory loss that disrupts daily life (different than forgetting names or appointments but remembering them later).
- Challenges in planning, solving problems or concentrating.
- Difficulty completing familiar tasks, such as driving to a familiar location, household chores, managing a budget or remembering rules of a favorite game.
- Confusion with time or place.
- Trouble understanding visual images and spatial relationships.
- Problems speaking or writing such as following a conversation.
- Misplacing things and putting them in an illogical place.
- Poor judgement, especially with personal hygiene or dealing with money.
- Withdrawal from work or social activities, ceasing to do hobbies.
- Changes in mood and personality, such as becoming confused, suspicious, depressed, fearful or anxious.

When your family members experience several of these conditions, it may be time to consider moving your loved one into senior care. This might be the right time to have an honest discussion with other family members about your senior family member's health and his or her ability to remain safe and fulfilled. This is also a great time, when all the family is together, to visit one or more assisted living communities and identify one or two that can best serve the needs of your loved ones. Not all assisted living communities provide memory care for residents with dementia. Not all provide all meals or housekeeping. All do provide assistance and support for older people needing that extra support. Even if your loved ones are stable at this point, looking at other living options provides helpful information. ■

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

6 WAYS to help yourself stay sane in a volatile market

Keeping your cool can be hard to do when the market goes on one of its periodic roller-coaster rides. Here are six ways to help keep yourself from making hasty decisions that could have a long-term impact on your ability to achieve your financial goals.



1. Have a game plan - Volatile markets are nothing new. Having a plan to recognize the potential for turbulent times can help prevent emotion from dictating your decisions. Use diversification to manage risk to align with your long-term goals. Diversification doesn't ensure a profit or protect against a loss, but it can help you understand and balance your risk in advance.

2. Know what you're owning and why - When the market goes off the tracks, knowing why you originally made a specific investment can help you evaluate whether your reasons still hold, regardless of what the overall market is doing.

3. Tell yourself that this too shall pass - The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may get another chance at some point. Although market timing can give an adrenaline rush, a well-thought-out asset allocation is still the basis of a good investment plan.

4. Stay on course by continuing to save - Adding to your portfolio will help to lessen the emotional impact of falling prices. If you're using dollar-cost averaging — investing a specific amount regularly regardless of fluctuating price levels — you may be getting a bargain by buying when prices are down.

5. Remember your road map - Solid asset allocation is the basis of sound investing. A diversified portfolio is important as strong performance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, parts of a portfolio may struggle. Timing the market can be challenging even under the best of circumstances. Make sure your asset allocation is appropriate before making drastic changes.

6. Take it easy - If you feel you need to make changes in your portfolio, there are ways to do so short of a total makeover. Rebalancing is a way to buy a depreciated asset while taking profit from an appreciated asset. If you adjust your portfolio during a period of turmoil, those changes can (and probably should) happen in gradual steps. ■

For more information, please contact Chad Stevens 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 have restless legs or cramps?

A: First off, you are definitely not alone. A lot of people around the world suffer from either of these. Restless Leg Syndrome is a condition in which your legs get very uncomfortable, and you have this irresistible urge to move. Leg cramps are pretty similar in the aspect of your legs start to hurt, and you have to get up. One thing that these two conditions have in common is, they tend to get more noticeable throughout the day and especially at night. A lot of people who have either of these get them a lot when they are lying in bed trying to go to sleep. You have to get up and shake it out before you are able to get comfortable again. I have heard of so many methods — like drinking pickle juice or putting on your shoes to try to relieve the cramps — that have helped some. We cannot pinpoint one single thing that causes either of these conditions, but a lot of research shows that it could stem from dehydration, high stress levels, even down to your iron levels. So how can you stop it? Try something small first like stretching before bed, taking a hot bath, or making sure you drink a lot of water throughout the day. Everyone has their method; you just have to find one that works for you. ■



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

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RECIPE

POWER your playbook with a savory appetizer

(Family Features) Back and forth action for four quarters keeps fans on their feet, but a mouthwatering menu is what homegating and tailgating are truly all about. Keep your crowd energized by loading your game day playbook with recipes that are just as exciting as the game itself.

Meld together traditional tailgate tastes with these jalapeño bacon and salsa biscuit bites from celebrity chef and entertainer George Duran, author of “Take This Dish and Twist It” and host of Food Network’s “Ham on the Street” and TLC’s “Ultimate Cake Off.” They’re perfect for serving during the pregame festivities to power up your fellow diehards or as a halftime snack to recharge for a second half surge.

Starring the vibrant flavor of Fresh Cravings Salsa and its homemade-tasting alternative to softer, duller blends of jarred salsa, this appetizer offers a savory solution you can enjoy all season long. Made with high-quality ingredients like vine-ripened tomatoes, crisp vegetables, zesty peppers and spices, the salsas make a perfect addition to a variety of recipes to take homegating to the next level.

Visit FreshCravings.com to find more homegate recipes worthy of the hall of fame. ■

Jalapeño bacon and salsa biscuit bites

Recipe courtesy of chef George Duran
Yield: 16 biscuit bites

- 1 tube biscuit dough (8 biscuits total)
- 7 ounces grated mozzarella cheese
- 1/4 cup jarred jalapeños, chopped
- 8 slices cooked bacon, chopped
- 1 cup Fresh Cravings Restaurant Style Salsa
- nonstick cooking spray

- Preheat air fryer to 350-360 F.
- Divide each biscuit in half by pulling apart in centers. Use hands to flatten each biscuit into circles. Set aside.
- In bowl, mix mozzarella cheese with chopped jalapeños, bacon and salsa.
- Add heaping spoonful into each flattened biscuit and pinch each together tightly to form balls. Top each with small amount of salsa mixture.



- Spray nonstick cooking spray in air fryer and, working in batches, cook biscuit bites 6-9 minutes until golden brown.
- Serve warm.
- **Note:** If air fryer access is unavailable, biscuit bites can be baked 8-10 minutes at 400 F in oven, or until golden brown.

Should I Sell My House This Year?

Opportunity #1: You Have More Options for Your Move

Opportunity #2: The Number of Homes on the Market Is Still Low

Opportunity #3: Your Equity Has Grown by Record Amounts



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NATIONAL Audiology Awareness Month

October is National Audiology Awareness Month, and the American Academy of Audiology is urging the public to be aware of the importance of good hearing health. The National Institute on Deafness and Other



Communication Disorders reports 37.5 million Americans ages 18 and older say they have some trouble hearing,¹ and approximately 28.8 million adults in the U.S. may benefit from the use of hearing aids.¹ Although age is often a factor, increasing numbers of younger people are reporting hearing difficulties.

In order to maintain healthy hearing, individuals should be conscious of their exposure to loud noise. Greater than 40 million Americans ages 20 to 69 experience some type of hearing loss.¹ Approximately 10 million of these individuals experience hearing loss due to noise exposure.¹ Noise-induced hearing loss occurs when noise damages the microscopic

sensory receptors, or hair cells, of the inner ear. This damage is permanent. Therefore, prevention is the best treatment. Minimizing exposure to loud noise helps protect your hearing. However, if you cannot avoid this noise, wear hearing protection. Audiologists can recommend appropriate hearing protection for you, including custom hearing protection for firearm, industrial and recreational environments.

Four strategies are suggested to protect your hearing (EARS): E – earplugs or earmuffs; A – avoid loud noise; R – reduce the volume; and S – shorten time in loud environments.

Hearing loss is also strongly associated with medical conditions. Untreated hearing loss can negatively impact the brain and cognitive health. A study published by the Lancet Commission on Dementia Prevention, Intervention and Care cited nine risk factors for dementia. Untreated hearing loss in midlife was listed as one of these risk factors. The report also stated dementia typically began many years before it was recognized.¹ Therefore,

earlier detection of hearing loss is crucial to maintaining cognitive health.

Untreated hearing loss can also increase the risk of falls. According to a study conducted by Johns Hopkins University School of Medicine, individuals with increasing hearing loss (i.e., progression from normal hearing to untreated mild hearing loss) were three times more likely to experience a fall.¹

Audiologists evaluate, diagnose and treat hearing disorders. Audiologists also evaluate, diagnose and treat vestibular (balance) disorders. These hearing health care providers facilitate rehabilitation for hearing loss, tinnitus (ringing in ears) and imbalance.

The first step to maintaining your hearing health is to schedule an appointment with an audiologist to evaluate your hearing and balance and discuss treatment options. ■

Information provided by Dr. Kelly Cook, audiologist, Iowa Hearing Center, 1228 Sunset Drive, Suite B, Norwalk, 515-416-5990, www.IowaHearingCenter.com. 1 Cited sources on file. Email drcook@iowahearingcenter.com to request them.

October is Audiology Awareness Month



Be informed. Take action. Stay connected.
Call (515) 416-5990 to schedule an appointment today!



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HEALTH By Dr. Jesse Stumbaugh

WHAT is text neck?

With our continual use of technology in today's world, there is a new phenomenon called text neck. This is a condition in which the continual use of technology causes neck pain, discomfort, and eventually results in injury. It stems from the way in which people hold their heads and necks when using their phones, hence the name "text neck."

What are the symptoms? If you suspect that you may have text neck, look for the following symptoms: increasing occurrences of headaches, neck pain, pain in the shoulders, pain in the upper back, and even a slight curving of the spine.

Solutions: There are many solutions for this type of pain. For starters, you can always curb your technology use. With our modern world, this is probably unlikely. It can also be helpful to perform neck stretches throughout the day to release tension and pain. Another great solution is to get chiropractic care. Since text neck often causes actual curvature and misalignments of the spine, chiropractic care can help. A chiropractor can use spinal manipulation to properly align the spine and keep it healthier and pain free. ■

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



SPOOKY EYE SAFETY TIP:

As you plan your Halloween costume, remember to keep your eye safety in mind!

Halloween contact lenses are fun but can lead to serious health issues. Contact your optometrist before ordering Halloween lenses.



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Dr. Cord Linville & Dr. David Scott

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HEALTH Dr. Cord Linville

DIGITAL devices and blue-light hype

Blue light exposure has become more of a discussion topic over the last several years due to the increased amount of screen usage. Is blue light a concern or just a hype? Considering the amount of time many people spend on digital devices, it's important to know if this high energy wavelength may have damaging effects on our eyes.

Studies show that prolonged exposure to blue light from our devices can decrease the production of melatonin, altering our circadian rhythm. Nighttime exposure to blue light may disrupt sleep.

Does blue light harm the eye? There are no new studies that show evidence that blue light from our devices increases the risk of ocular damage. The amount of blue light received from the outdoors exceeds what a device can emit.

What is the benefit of blue light tints? Typically, exposure to blue light can cause glare or haze, especially with someone who has cataracts. Reducing this glare is the main benefit to blue light tint.

The most common myth I experience is that blue light tints are used to relieve headaches. This may be true if one is squinting through the glare. But the headaches are caused from the eye muscles fatiguing after long exposure to near activities. I typically will recommend anti-fatigue lenses that prevent the eye muscles from straining when looking at things at near distances for a prolonged period. ■

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



HEALTH

By Dr. Donna Grant

THE smile you've always wanted

Do you stare longingly at the celebs on TV or the Instagram models filling your news feed and their beautiful white smiles? If you've wondered how they got so lucky to be born with straight, white teeth, we have good news for you — they probably weren't. Almost every public figure we see in the media has had some kind of cosmetic dental work done, whether it's orthodontics and whitening, veneers, or full coverage crowns.



Whether you're unhappy with the color, shape, wear or position of your teeth, the first place to start is by voicing your concern to your dentist. If there's something you'd like to change about the appearance of your teeth, mentioning it at your next cleaning can open the doors to a conversation about your options to getting you a new, confident smile. For some people, the solution may be as easy as professionally whitening their teeth. Others may see optimum results with a few months in Invisalign. If you struggle with wear or discoloration, the jump to veneers or full coverage crowns may be your best bet for achieving the smile you've always wanted.

Ask your dentist what options are right for you. Cosmetic dentistry isn't inexpensive, but you can't put a price on smiling with confidence. If you don't believe me, Google Tom Cruise, Kylie Jenner, Cristiano Ronaldo or Emma Watson to see just a few smile makeovers. ■

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

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HEALTH

By Ashley Powell

TRIED CBD but didn't see results?

Do you have a friend or family member that swears by the benefits of CBD? People and pets are using CBD to help manage inflammation, pain, insomnia, anxiety and seizures. But what if you tried it, and it's not working for you? Try these suggestions before giving up:



- **Check the quality:** CBD companies are popping up everywhere, and it's easy to get a low-quality product without realizing it. A 2018 study found that only 31% of CBD products contained the advertised amount of CBD. Quality products have lab test results conducted by third parties readily available. Take time to check Google reviews.

- **Evaluate your dosage and method:** Always start with a low dose of CBD and increase slowly. For adults, a starting dose is generally 5-10 mg per day. You may also need to evaluate the delivery method. CBD is available in many different formats, including gummies, topicals and water solubles. If you tried one method and didn't see results, you may need to try a different one.

- **Commit to a consistent routine:** Some people respond instantly to CBD and others need more time for CBD to build up in their system. Commit to using your product consistently for at least two weeks.

The products and methods of use can be overwhelming. Try sampling in store 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://jamanetwork.com/journals/jama/fullarticle/2661569>

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BORDERLINE Personality Disorder

Do you, or does someone you know, have Borderline Personality Disorder (BPD)? BPD is a mental condition that often begins during adolescence and continues throughout adulthood, affecting millions of people.

BPD can also be best described as an emotional intensity disorder. People who have BPD have the same feelings as everyone else but with more intensity. BPD causes a person's moods, relationships, self-image and behavior to be unstable on any day as well as from one day to the next.

People with BPD often struggle to see that things are often not either perfect or horrible, but are something in between; they are living in the black and white. Behaviors can be impulsive. They can feel like everyone abandons or hurts them, often causing them to look for evidence and create problems. They react based on their own reality as opposed to the facts of the situation. Thinking, feeling and behaving in extremes is exhausting for the people affected and for those who love them. This can hurt family, friendships, school and work life, the ability to make long-term plans, and the person's sense of self-identity.

If you or someone you know may have a mental health condition, seek professionals who treat personality disorders or issues of abandonment, attachment, loss and trauma using dialectical behavioral therapy (DBT). ■

Information provided by Allison Robbins, LISW, SS Therapy and Consulting, Ltd, 4725 Merle Hay Road, Suite 205, Des Moines, 515-528-8135, www.sstherapyandconsulting.com, robbins@sstherapyandconsulting.com.



YOUTH services provides fun and education

Library's Inman enjoys forming connections.

Mallory Inman became the youth and teen librarian at the Norwalk Easter Public Library in May 2014 — and her passion for her job has remained strong.

"The role interested me because the library is the perfect place to form connections with people in the community," she says. "Norwalk has so many children and families who are looking for fun, interesting and educational events, so whenever I've had a new idea of something we can offer, I've been encouraged to make it happen."

Throughout the years in her role, Inman has found many parts of it enjoyable, especially children's story times. They are a highlight of her day because she gets to sing, dance and be silly while getting to know the kids and their families, she says, adding that it is a highlight when she is asked for book recommendations and can help kids find a great read.

Coming up with creative ideas for programs and events is a lot of fun, too.

"I even gave a conference presentation once encouraging libraries to offer messy programs, because I especially love offering programs with paint, play dough, sensory bins and other things that sometimes require a little extra clean up but are a great opportunity for exploration, discovery and literacy connections," she says.

Inman makes a point to offer a variety of programs for different ages and interests. In addition to story times, there are STEAM programs with hands-on activities about science concepts, art programs, gaming programs and more. Patrons can also check out board games, Launchpad tablets, ukuleles, sewing machines, STEM kits, toys and more.

One of Inman's favorite memories was sharing a book in story time called "Bee-bim Bop!" by Linda Sue Park about a family cooking the Korean dish bibimbap.

"One of the girls in story time really loved the book and checked it out," Inman says. "Later, her grandfather told me that they had been walking in the skywalk and had seen a restaurant that served bibimbap, and she recognized it from the book, so they ordered it and showed me pictures of their lunch together. I just love that a book shared in story time led to this fun family experience and encouraged them to try something new to them."

Inman encourages all youth and teens in Norwalk to use the library because, essentially, it's theirs.

"We're here to give you a free space to play, connect and hang out, as well as do the things you might expect from the library like studying and finding books and more to check out," she says. "If you're looking for something we don't have, or have an idea of something we could do, we love getting suggestions and recommendations. I would love to hear your ideas."

And when she goes home at the end of the day, Inman gets to spend time with her husband and baby boy.

"Of course I've been trying out my songs, books and rhymes for baby story time with him," she jokes. ■



Mallory Inman enjoys leading story times and activities at the Norwalk Easter Public Library. Kids learn literacy skills and enjoy themselves while they do.

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A REAL treasure

What would you consider to be something that you truly treasure? Some people might say material possessions or wealth, status or a fully funded retirement plan. Others hold on to a career, vacations or filling the garage with “toys.” But what if you’ve missed what’s most important? What if what you treasure isn’t really that valuable and you’re missing out on what is a treasure?



I recently came to the realization that God had blessed me with something very valuable, but I had missed that treasure for way too long. It was my neighbor, Willard Freese. Willard lived in Norwalk longer than I’ve been alive. He was what we call “the salt of the earth” — a hardworking farmer who prioritized family, faith and friends. He and his wife, Shirley, witnessed the evolutionary changes in our fair town from a small hamlet to a growing suburb. Their house once sat on a gravel road on the very far end of town. Today, the line of cars stretching up and down their road each morning gets longer and longer as progress continues changing everything. But it didn’t change Willard. He had a steady personality and firm faith. He enjoyed being with family, talking sports and treasuring the important things of life. He always had a smile on his face and never complained, even when the difficulties of age made physical mobility a daily challenge. God blessed Willard by giving him almost a hundred years of life on this earth, and they were years well spent.

It’s only been in the last few years that I had the blessing of really getting to know Willard and Shirley, but it was after his recent passing that I truly came to realize what a treasure he was. I will miss our talks and laughter and his upbeat spirit. I will miss our times praying together and talking about the spiritual blessings we enjoy through Jesus Christ. Willard loved the Lord, and he looked forward to going to heaven when it was the good Lord’s time. That time came, and, while he is no longer with us, I’m looking forward to seeing him again some day when it’s my time to go. Thanks to Christ’s death for our sins on the cross and His resurrection, our eternity in heaven is secure when we place our faith in the Lord and believe in Him. I have no doubt Willard was a true believer.

So, what undiscovered treasures exist in your life? Who is right there waiting to be a cherished treasure that maybe other less valuable things in life have blinded your eyes to? Look up and dig around a little. There’s probably a “Willard” in your life just waiting to be discovered. You’re the one who will be richer because of it. Don’t miss life’s real treasures. ■

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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By James S. Dougherty

IS A REVOCABLE living trust right for you?

For the majority of people, a will is the chosen tool for passing their property to their family or beneficiaries. However, it is not the only tool. Another option, which may be preferable for many people, is a revocable living trust. A trust is a written agreement that designates someone to be responsible for holding and managing property for the benefit of another. A revocable living trust is one type of trust. It is a "living trust" because it is created while alive. It is "revocable" because, at any time, as long as you are competent, you may change your mind and terminate or amend the trust. Normally, a revocable living trust becomes irrevocable upon your death.



Though they vary for each individual, there are benefits that are common to most revocable living trusts. One benefit is providing for management of your property if you become too ill or disabled to manage your affairs. Another benefit is that your family can avoid probate court after your death. Going through probate is an expensive, time-consuming and stressful court process which is open to the public. With a properly created, funded and managed living trust, many of the issues associated with the probate process can be avoided.

There are some common misconceptions that people often have regarding revocable living trusts. A revocable living trust does not save you income taxes or reduce estate or other death taxes. Also, it will not eliminate all costs associated with probate. People will still have to be paid to prepare documents, file tax returns, transfer property, etc. It does not protect against creditor claims or avoid nursing home bills. Finally, it does not eliminate the need for a will or a power of attorney.

The trust agreement involves three parties: you as the grantor (or settlor) as the person who creates the trust, the trustee or trustees who agree to accept your property and manage it according to the directions contained in the trust agreement, and the beneficiaries who receive the benefits of the property.

You can name any competent adult to be your trustee. Usually, you name yourself and/or your spouse because you want to retain full control of the property while you're alive. However, you may also select a friend, relative or qualified corporation to serve as trustee.

When creating your revocable living trust, you and/or your spouse are normally the primary beneficiary. Also, the trust must specify who will receive your property upon your death. Like a will, this makes it clear to your trustee how you want your property distributed.

Though the cost of setting up a revocable living trust is often greater than the cost of a will, it is an estate planning option that can benefit many people. An experienced attorney can review your unique circumstances and tailor an estate plan, which may include a revocable living trust, to fit your situation. ■

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

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HEART for community — and service

Croll finds many ways to get involved.

Angie Croll and her husband, Doug, have close ties to Urbandale, where they were both born, raised and started their family — but now they have deep roots in Norwalk.

When the couple decided they needed more space for their growing family, they looked in Urbandale but didn't find a home that suited them. So, they searched elsewhere and ended up in Norwalk in May 2017.

The Crolls liked that the town was growing but still on the smaller side and close to places they frequent most like church, work and shopping. They also heard great things about the school district, which was an added bonus because they have three children.

Angie Croll enjoys that their home backs up to the golf course, which gives them a nice outdoor space.

"We have a yard large enough for a play set for the kids, room to run around during water balloon fights and space for me to plant flowers," she says. "I have a mix of perennials and annuals that showcase bright colors and attract many flying visitors. You can often find Collin, our youngest, and me sitting on the front stoop observing the flowers and the creatures visiting them."

The Crolls are looking forward to adding onto their patio in the next couple of months so they can use their outdoor space even more.

"One of the first things I loved about our house is the sunset view — a view that brings much peace and gratitude for the day," Croll says. "I really enjoy the large picture windows on the back of the house which give a nice view of incoming storms and the sunsets."

The Crolls also appreciate their neighborhood.

"I love to 'driveway sit' with the neighbors," Croll says. "We don't need a specific reason to get together other than to gather and laugh and let the kids play Ghost in the Graveyard past their bedtimes."

But perhaps most of all, Croll likes the community of Norwalk itself.

"Moving to Norwalk was the first time that I had been in a place without 'built-in' friends," she explains. "After having my youngest son, I knew it would be very important for me to get connected to people nearby. It's certainly not good for anyone to be isolated, but to be postpartum and isolated could be devastating. I was very intentional about seeking out friendships with local moms. I went to the library for the children's activities and from



Since moving to Norwalk, Angie Croll says her family has come to feel right at home. Besides good neighbors, their home's location provides a stunning backyard view.

there connected with moms in the Norwalk MOPS group."

As an extension of her heart for service, Croll eventually became coordinator for the group for a couple years. She also volunteers with the Norwalk Area Ministerial Association and is involved with the monthly Warrior Giving Wednesday events, Food Rescue driving, furniture donation and delivery, Shoe Love and the Warrior Giving Project.

"I love helping people feel loved," Croll says.

Additionally, this past September, Croll was sworn into a volunteer position on the Norwalk Parks and Recreation Commission.

"There is so much potential in what the parks and recreation department can offer, and I am looking forward to being a part of this growth," she says. ■



IT'S TIME to winterize

Heating and cooling your home with a conventional system (ductless heat pumps are the exception) on average accounts for 43% of your monthly utility bill. To ensure that you're not spending a small and unnecessary fortune on your HVAC systems, you should focus on properly winterizing them in the fall.



Here are a few of our priority recommendations for winter prep.

Do have HVAC inspections.

Before you do anything else, you should have all your units inspected by a professional. Without bi-annual HVAC inspections, your units might be in jeopardy of completely breaking the next time you need them. During this process, your HVAC technician will examine all components of the system to make sure they are in good working order and able to handle another colder season. If there are any problems, this is the perfect time to repair them

so that your furnace will keep you and your family warm throughout the upcoming winter months.

Don't forget to check your thermostats.

Today's programmable thermostats make it easy to regulate your home's temperature and energy use. If you don't already have a programmable thermostat installed in your house, it would be good to upgrade to one. If you already have a programmable thermostat, check what is programmed in and consider any daily routine changes from the previous year.

For winter, Energy.gov states the ideal thermostat temperature is 68 degrees Fahrenheit when you're at home and suggests lowering it a few degrees while you're away. If you can lower it 7-10 degrees while you're away during the day for about 8 hours, you can save up to 10% a year on your energy bills. There are even smart thermostats that have sensors you can control with your phone and some that learn from your daily habits and adjust the settings accordingly to be more efficient and further maximize energy savings.

Do clean or replace your HVAC filters.

If anyone in your home suffers from allergies, it's smart to change your filters at least once a month. From an energy efficiency standpoint, it's recommended to change them monthly anyway. Even high-quality HVAC units can get extremely dirty from time to time, which is why it's important to clean their air filters regularly. If you're unsure of how to do this, simply ask a professional HVAC repair service and they can help you out.

Do investigate your options for whole home humidifiers and air sterilizing systems.

Do you remember that dry skin, sore throat and winter allergies last winter? Not much has to be said for the peace of mind we have with breathing clean air free of pathogens and allergens. Both systems are very affordable options, and when combined, provide for the very best clean and quality indoor air. ■

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TEXTING for local info

Recently, the Norwalk Area Chamber added a new digital business card tool to assist in sharing information. Businesses are assigned a texting keyword which is a word or phrase that people text to a phone number using their mobile phone. These texting keywords are used to interact with businesses through a dedicated phone number (ours is 866-866-5545) that corresponds to a specific text messaging campaign.



For example, Edencrest at the Legacy might ask you to text EDENCREST to 866-866-5545 to connect to their services and offerings. Their texting keyword is EDENCREST.

This texting feature can be used in a number of ways by our members. For example, businesses can invite customers and prospects to text a keyword to receive a coupon for a product or service, get notifications of upcoming events or use it as a digital business card. Additionally, using an auto-responder, businesses can share exclusive offers, discounts or even a simple thank you for subscribing.

In a world where everyone uses their phones, this service is a great way to make business information more accessible to customers.

Local businesses can sign up for this program and many other digital

offerings by joining the Norwalk Area Chamber by texting NORWALK to 866-866-5545 or visiting our website at www.norwalkchamber.org.

Residents and visitors interested in local Norwalk area information can text NORWALK to 866-866-5545 to connect to all our business members' current information. Our virtual visitors center includes business listings, upcoming community events and more.

Another fun feature is the new business review system called "Toss Us Stars." When viewing our texting link (text NORWALK to 866-866-5545), select "All Business Directory" and click on a business name. This will send you to an informational landing page which includes a link to "Toss Us Stars." Here you can rate the business, give feedback or just show a little love to our local businesses. This helps others know about our community businesses so they can visit and shop with confidence.

All these new features are put in place to help our residents, visitors and potential residents connect with our local businesses and organizations. So, get your phone out and give it a try. I'd like to know what you think of this new digital enhancement to our community. ■

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



View the business directory
www.norwalkchamber.org

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Community Events

- 11/26 - Shop Small Saturday
- 11/27 - Holiday Kickoff

Welcome Center

- Business Directory & Calendar
- Text "Norwalk" to 866-866-5545

Job Listings

- www.norwalkchamber.org

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Text "Norwalk" to 866-866-5545 for our Community App

OUT & ABOUT

TAILGATE Party

Family Eye Health Center, 6004 S.W. Ninth St., Des Moines, held its annual tailgate party on Sept. 9.



Tammy Moore, Dr. Cord Linville and Chekona Chase



Dave and Laura Penly



Virg Deering, Vicki Scott and Nancy Deering



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OUT & ABOUT

RIBBON cutting

Norwalk Area Chamber of Commerce held a ribbon cutting for Paws and Pints, 6218 Willowmere Drive, Des Moines, Sept. 8.



Norwalk Area Chamber of Commerce held a ribbon cutting for Paws and Pints, 6218 Willowmere Drive, Des Moines, Sept. 8.



Cheryl Tuttle and Tara Platt



Harper Johnston, Von Breise and Ellie Johnston



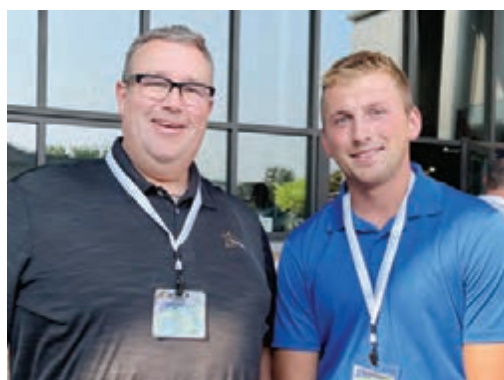
Melody Breise and Oreo



Owen Bennerhahn and Kraken and Lachara Foster and Major



Eric Simon and Lindsey Aaron



John Sperry and Dan Obley



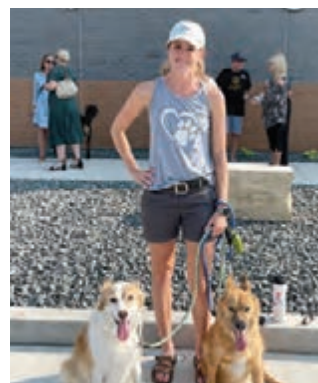
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Megan Casey, Kyle Casey and Jason Fielder with Kora, Myers and Max



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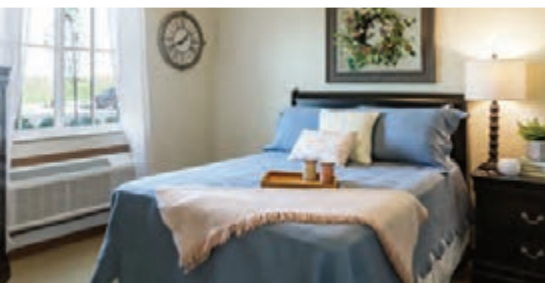


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