

NORWALK

APRIL 2023

Living

MAGAZINE

OVERCOMING the FEAR

Residents share how they faced their fears and doubts to reach their goals



Meet Miranda Hansen

EDUCATION

Savory English muffins

RECIPE

Aaron incorporates crochet into art, goes for world record

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WELCOME

ARE YOU chicken?

Whenever my childhood friends and I wanted to talk our buddy Tommy into doing something, we would simply call him chicken. He would yell back, "I'm not chicken!" and would then proceed to do whatever it was we were trying to talk him into. I wish managing adults was that simple.



Meanwhile, we are all seemingly chicken, at least to some degree.

Musician Jim Stafford sang "I don't like spiders and snakes" in 1974. Who does?

Green Day vocalist and guitarist Billie Joe Armstrong said he wrote the song "Basket Case" in 1994 to cope with his feelings of anxiety and panic.

And heavy metal rockers Metallica made us fear falling asleep with their 1991 hit, "Enter Sandman."

But phobias aren't just fodder for songs. Most all of us, if we are being honest, have something that makes us shiver in our boots.

As a child, I didn't like going into old, unfinished basements by myself. I was especially fearful of my grandparents' "root cellar." There was no way I was going down there alone, at least not until my brother discovered this fear and pushed me down the steps.

My aunt and uncle had a painting of a clown in their house that gave me the creeps. This was long before the movie "It" ever hit the screen. I still don't like clowns, other than Bozo. He is all right.

I don't mind spiders and snakes, but I could do without mice. The phrase "shivering in your boots" reminds me of working on farms as a teenager and having mice run up my legs when I would put my rubber boots on.

Like many of you, I would get the jitters before a sporting competition. "Butterflies in your stomach," they were often called. The more I competed, the less those butterflies fluttered, but they were always there. Still are.

To this day, I don't especially like heights. It is not so much a fear as it is a stomach ache. Either way, it's not pleasant. I love roller coasters, but a Ferris wheel ride makes me nauseous. I don't get it.

In this issue of your Living magazine, we share the stories of local residents, their fears and how they are dealing with them. Some may seem far-fetched while others might strike a chord with you.

Give it a read... unless you are chicken.

Thanks for reading. ■

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FEATURE

Crissy Northcutt's fear of public speaking and social interactions had become debilitating. When she decided she wanted to go into a health care profession, she knew she would need help overcoming the fear to succeed.

OVERCOMING the FEAR

**Residents share how they
faced their fears and doubts
to reach their goals**

By Chantel Boyd

Reaching a goal often requires planning, hard work and determination. Sometimes it also requires courage. When faced with a daunting task, we may find that fear and doubts crop up. For some, those can be difficult — even impossible — to overcome. Others face them head on and meet the challenge. Residents who have accomplished what they thought they couldn't share their stories of perseverance.

FEATURE

Bridges and hills

Sharyn Henn drove to many places when younger, including over the Mississippi River. Yet, as she aged, she became gripped with fear when she traveled on high bridges and hills, like those on Highway 65/69 between Norwalk and Indianola near where she lived.

In 2015, while her daughter was auditioning for the TV show, "The Voice," Sharyn received a call. Her husband, Roger, had had a stroke.

"I told my daughter something was very wrong, and we needed to go home," Sharyn says.

The hospital sent Roger home, saying his stroke had not been severe. But, a few days later, he was told to return to the ER at his follow-up appointment with his regular doctor. Not long after, he had a significant stroke. Sharyn spent more than a month at his hospital bedside as he recovered.

This traumatic time would bring her fear of driving over bridges back into her life. She would be faced with her fear regularly as she drove to the hospital for visits then later shuttled Roger to appointments. The long



Sharyn Henn feared driving on hills and over bridges, but she was forced to face those fears after her husband had a stroke. Now she is proud to have overcome her fears for her grandkids.



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bridge just before Ingersoll was especially challenging for Sharyn, but she felt she needed to be brave for Roger.

“I just had to make the drive for him,” she says.

Before Roger’s stroke in 2015, Sharyn used to be in the passenger’s seat as Roger drove his beloved truck. Roger had been her chauffeur for years.

After the strokes, Roger was no longer able to drive, and Sharyn had to sell his vehicle.

“The most difficult thing I had to do was to sell his truck. It took the wind out of his sails.”

In 2019, the couple downsized and moved to Indianola. Other than taking Roger to appointments, Sharyn drove only occasionally. After Roger passed away in 2020, Sharyn faced a new reality.

“I was all alone. I was petrified to drive the hills. I would drive so slowly that other drivers were miserable.”

She knew she had to change.

“No one in the area did the sensitivity training I needed to overcome this fear.”

So, with the modern help of telehealth, she worked online with a psychologist from Illinois.

She eventually learned the method of “self-talk” to help her drive alone.

“It took time, but I now drive the hills with ease.”

Sharyn still does not like to drive over high bridges but says, “I love my drive from Norwalk to Indianola. It is my time to think and ponder. It is my time to see the beauty all around me.

“In facing my fears, I grew as a person,” she continues. “It allows me to encourage others to get help with their fears.”



Emily Vo performs with the Barnstormers Storm Chasers Dancers and Cheerleaders.

Social anxiety

Crissy Northcutt of Norwalk feared public speaking and interactions with others. She experienced what is known as social anxiety, or social phobia, from a young age.

According to Mayo Clinic, social phobia or anxiety in individuals like Crissy relate to a fear of being scrutinized or judged negatively by others as they interact. This fear can cause them to avoid social situations and become disruptive, affecting daily routines. Unfortunately, this became the case with Crissy. She felt like she could not go out into the world and interact without becoming anxious. Her struggle became debilitating.

“There was a point where I did not even want to leave my house and go out in public because of how extreme the fear was.”

It’s normal for children to be shy because social interaction is a new experience. In addition, some people are just more introverted than others. But in Crissy’s case, her fear went beyond childhood shyness.

Crissy is not sure where this fear originated. She knows she grew up in a relatively small town and believes it could have been a lack of social interaction. Regardless, it greatly impacted her life. She was reduced to living a guarded, limited life.

Crissy eventually faced her fear because she was tired of living with this limited mindset.

“I was tired of living in a bubble.”

She decided she wanted to get out of her comfort zone and feel more at ease talking to others in public.

The first step in Crissy’s recovery from her social phobia was to seek counseling. She knew she wanted to work in healthcare and would have to overcome her fear to succeed.

“My career field of choice requires good communication skills and charisma. I knew I had to work through it to do the work I wanted to do.”

Crissy still struggles with her fear occasionally.

“For the most part, I think I have worked through it and overcome it. I can confidently communicate with patients with little anxiety now.”

Crissy is working in a fulfilling field and

“Get the proper help. Seek out any necessary resources to help you. Just putting yourself in situations where you feel uncomfortable may feel impossible, but they will help you in the long run.”

— Crissy Northcutt

FEATURE

is proud of how far she has come in her social anxiety struggle, she says.

“I was relieved to know I can live the life I wanted to.”

Crissy now works as a dental hygienist and enjoys it.

”I love everything I get to do in my job, even the social interaction part of it.”

Crissy advises others who want to overcome their fears to not be afraid or embarrassed by the fear and to seek help.

“Get the proper help. Seek out any necessary resources to help you,” she urges. “Just putting yourself in situations where you feel uncomfortable may feel impossible, but they will help you in the long run.”

Stage fright

Throughout her childhood, Emily Vo of Norwalk feared being on stage. She was afraid throughout elementary and middle school until well into high school.

For Emily, no single trigger made her afraid, but she experienced the pure fear of being humiliated on stage in front of her peers. She did not want to be laughed at or judged, so she

avoided being in the spotlight. However, her fear went beyond school performances. The fear of being humiliated constantly lingered in her mind, she says.

When she discovered she had a passion for dancing, she wanted to share her love of dancing and performance with others, so she knew she had to get on stage, despite her fears.

As she prepared for a performance, she decided to share how she struggled with those around her.

“I had teammates and coaches who understood how I felt, and they made me more comfortable about going on stage.”

The tactic that worked best for Emily was to imagine herself in the practice room instead of on the stage with bright lights and an audience. Then, instead of feeling anxiety because of the stage lights, she felt the warmth comforting her.

Today, Emily, an optician, no longer struggles with this fear. She now enjoys performing with the Barnstormers Storm Chasers Dancers and Cheerleaders.

“It makes me so proud of my younger self that I could overcome this,” she says. ■



Emily Vo was terrified of performing in public, but, after opening up to others, she found support to help her face the fear. She now performs as a member of the Barnstormers Storm Chasers Dancers and Cheerleaders.

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Jan, Daughter of a Holland Farms resident

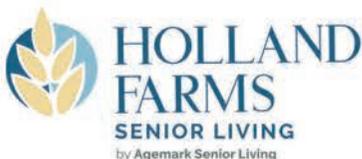


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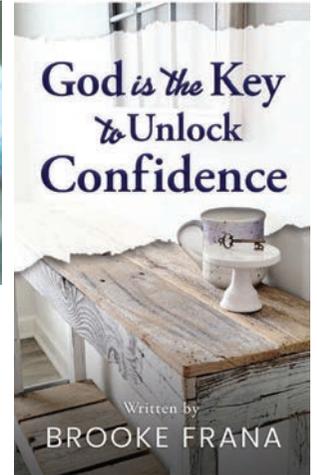
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NEWS BRIEF

FRANA releases book

Brooke Frana of Norwalk announces the release of her first book, “God is the Key to Unlock Confidence,” on Amazon and Kindle.



“I want to share this book with others because this is where I established my breakthrough with the Lord,” says Frana. “He ignited a spark in me I never knew I had. I pray this book encourages others on a journey of Godly confidence.”

Frana says she has been writing in many journals over the years. “One day I decided to watch a seminar on self help and becoming an entrepreneur. It was a great way for me to use what God has given and instilled in me over the years to help others.”

She says her book shares her spiritual journey, and she hopes that it can help others also “walk in Godly confidence.” ■

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MEET Miranda Hansen

Seeing students make progress.

Miranda Hansen knew she wanted to be a teacher, but it wasn't until working with her cousin who has autism that she took an interest in special education. Hansen graduated from the IKM-Manning Community School District where she participated in sports, choir, musicals, plays, Special Olympics, and volunteered with a fourth-grade class. She then studied elementary education with endorsements for Strategist I and II for special education at the University of Northern



Miranda Hansen, a special education teacher, says it is rewarding to see her students developing their communication skills, academic skills and social skills.

Iowa. Now, after two years working as a Strategist II special education teacher for Waterloo East High School, Hansen works with the special education department at Lakewood Elementary School.

"I like the culture at Norwalk. I feel very supported by the district and the community. The PTO is amazing and has helped me build my classroom. The staff is inclusive, and I feel like a part of a team. The students are amazing and very inclusive as well," Hansen says.

As a special education teacher, Hansen usually spends the mornings in her classroom where students come to work on ELA and math skills. She then goes to specials with two of her students, followed by checking in on students or running small groups during the rest of the afternoon. Although it is challenging for Hansen coming into a different program, she says that special education is rewarding.

"It is so much fun to celebrate the growth students make each day. Students are constantly building their communication skills, academic skills and social skills," she says.

Every Friday, Hansen's students assist with the coffee shop where they help make, serve and deliver drinks to students and staff members. Her students also have the opportunity to attend Courage League once a month. Hansen is looking forward to the remainder of the year. She says her students have already made so much progress from the beginning of the year, and she cannot wait to see what the rest of the year will have in store.

"It is so great to see our students participate in these extra activities. We get to see a different side of them, and it has been so much fun to see the growth our students have made socially," Hansen says.

When not teaching, Hansen enjoys spending time with her dog and boyfriend. She likes watching shows, reading and staying active. Hansen hopes to spend most of this summer with her family in Florida. ■

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EVENTS IN THE AREA

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Check for cancellations

Chair-ish the Library

Friday, April 21, 6:30-8:30 p.m.

The Norwalk Easter Public Library Foundation presents Chair-ish the Library. Event tickets are \$25 and include heavy appetizers, an adult beverage, music by Sara Routh, and an auction of artistic chairs and other items at the library.

Grant Writing 101

Thursday, May 11, 6-9 p.m.

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

Representatives of nonprofits, local government, schools and other organizations are encouraged to register for this Grant Writing 101 workshop. Grant Writing 101 will provide hands-on training in finding grants and writing successful grant applications. Warren County Extension will provide refreshments for the workshop. Participants may bring their own snacks or meal to eat. Event registration is \$25 at go.iastate.edu/VQBMPF by May 10 at 4 p.m. For more information about the workshop, contact Lindsay Henderson at lindsayh@iastate.edu or 515-835-6605.



RUNorwalk

May 13

Norwalk High School

The Norwalk Chamber's annual RUNorwalk event is upcoming. Runners and walkers of all ages will race along the streets of Norwalk. New in 2023 is the addition of a 10K route for athletes looking for a longer distance race. The route will begin at Norwalk High School. Runners and walkers will make their way through town and return to the school to cross the finish line on the track and enjoy cold water and refreshments. The Kids Fun Run, a short-distance race on the high school track, is for kids ages 8 and younger (no registration is required). A portion of the RUNorwalk event proceeds will benefit the Norwalk Area Food Pantry. Stop by Fareway, 1711 Sunset Drive, from 3:30-5:30 p.m. on April 13 to register in person or to donate non-perishable items during the RUNorwalk food drive. For more information about RUNorwalk, visit the chamber's website at norwalkchamber.org.

Warren County Fair Youth Container Gardening Class

Tuesday, May 23, 6-7:30 p.m.

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

The Ackworth Garden Club sponsors the free Youth Container Gardening Class, hosted by the ISU Extension Office. You will learn about different types of potting soil, selecting plants, pots, and the maintenance of your plants. You will have hands-on experience in preparing your soil, selecting a plant and potting it to take home with you. All parents and grandparents are welcome. Register no later than Friday, May 19, at ackworthgardenclub.blogspot.com. Select the Special Events Tab, then Youth Container Gardening Class for details and registration link.

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General Food Preservation Class Offered

May 31 from 6-7:30 p.m.

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

Preserving your summer bounty is a great way to enjoy home-grown produce year-round. The key is not serving food-borne illness, like botulism, with your home preserved foods. To help Iowans safely preserve foods, Preserve the Taste of Summer 101 is offered as part of the ISU Extension and Outreach Preserve the Taste of Summer program. This class will discuss four food preservation techniques — pressure canning, hot water bath canning, dehydration and freezing; provide science-based, reliable, food preservation resources; and answer your general food preservation questions. The cost of this workshop is \$10. The registration deadline is May 25 or until the class is full. Participants can register for the workshop at go.iastate.edu/SGTCWN. To learn more or to ask questions, contact Bethany Cecot at bcecot@iastate.edu or 515-961-6237.



Planned Parenthood Book Sale

April 20-24

4-H Building at the Iowa State Fairgrounds

The Planned Parenthood Book Sale is one of the largest single charitable events run exclusively by volunteers, not only in the state of Iowa, but in the country. All proceeds support sex education programs in Iowa. Shoppers come from across the Midwest for bargain prices on thousands of used and collectible books, plus records, CDs, DVDs, games, puzzles and artwork.

Hours are Thursday, 3-9 p.m., \$20 admission; Friday, 9 a.m. to 9 p.m., free admission; Saturday, 9 a.m. to 6 p.m., free admission; Sunday, 9 a.m. to 6 p.m., free admission and 50% off all items; and Monday, 9 a.m. to 6 p.m., free admission with 75% off all items.



Warren County Fair Youth Container Gardening Contest

Registration due Friday, July 21

The Ackworth Garden Club in cooperation with Indianola Parks & Recreation is again hosting the Youth Container Gardening Contest, open to all children K-12 who reside in Warren County. Each participant is responsible for their own container. The plants selected should not exceed \$25 per container. The plants can be grown from seed, purchased from local nurseries or even cultivated from existing plants. Register online no later than Friday, July 21 at ackworthgardenclub.blogspot.com. Select the Special Events tab then Youth Container Contest Event for details and registration link. Judging takes place at the Warren County Fair. Prizes are awarded.



Food and Fun

Various dates

Middlebrook Mercantile, 4125 Cumming Ave., Cumming

Register for events at Cumming, IA Middlebrook Mercantile Events | Eventbrite

- April 15: David Watson Performs, 5-8 p.m.
- April 21: Mule Performs, Two 'Ol Chefs Food Truck, 5-8 p.m.
- April 24: Dried Floral Workshop, 6-7:30 p.m.
- April 28: Emmett Sheehan Performs, Pho Wheels Food Truck, 5-8 p.m.



April at Covered Bridges Winery

Various dates

Covered Bridges Winery, 2207 170th Trail, Winterset

- April 16: Spring Roll Class 11:30 a.m. to 1p.m., \$65 per person. Tickets must be purchased in advance at covered-bridges-winery.square.site/product/spring-roll-class-april-16-2023-11-30am-1pm/318.
- April 16: Dustin Farrow Live Music, 2-4 p.m., no cover charge.
- April 29: RetroSpect live music 6:30-9:30 p.m., \$5 cover charge per person



Disney's 'The Lion King'

Through April 16

Des Moines Civic Center, 221 Walnut St., Des Moines

More than 100 million people have experienced the wonder of Disney's "The Lion King," winner of six Tony Awards, including Best Musical. Stunning visuals combined with iconic music make this a show that shouldn't be missed. Tickets at dmpa.org.

The Poppet Show Featuring Barbershop Chorus

April 29, 3 p.m.

First Baptist Church, 8250 N.W. 62nd Ave., Johnston

The Harmony Delegation Barbershop chorus will be holding its 76th anniversary spring performance. This year's spring show is a parody of "The Muppet Show" they call "The Poppet Show." Skits and music will be a zany spectacle of actors and choir members for a fun-filled afternoon of Barbershop music. Tickets are \$20/adult, \$15/student (through college), 5 and younger free. They can be purchased online at harmonydelegation.com or at the door. ■

GETTING homeowner's insurance with a mortgage

When you finance your home, you will have to repay the loan to the bank over a period of years. During this time, the bank has an investment in the property. So, if something happens to your home, you are not the only party that might lose out financially. Your lender will also still expect to be repaid their mortgage, even if a tornado were to destroy your home. Your need for homeowner's insurance is critical.



Most mortgage lenders require property owners to purchase homeowner's insurance. At this time, you must carry coverage that meets the lender's expectations. Usually, they will institute a replacement cost value (RCV) dwelling coverage requirement on the property.

Replacement Cost Value coverage

An RCV homeowners insurance policy insures your dwelling based on the price it will cost to rebuild, at today's rates. Replacement cost value is not the sticker price that you paid for the dwelling and the rest of the property. Instead, it is the value of the house itself, which is different from the price of the property, even though it is the most substantial part of your property value in most cases.

The benefit of RC coverage is you will be able to repair or rebuild

a damaged home to exactly the way it was before the loss occurred. However, the drawback is that you will need to periodically clarify with your agent that your coverage is still adequate, given that construction and replacement costs often change.

Actual Cash Value coverage

An alternative to RCV coverage is actual cash value (ACV) insurance, which is both exceedingly rare and inadequate for use in dwelling insurance. If the value of your dwelling decreases over time, such as due to age, then an ACV policy will only pay based on the value of the house at the time of the loss. This is far from adequate when it comes to building an entirely new home or to making extensive repairs. These policies are seldom offered to consumers today.

Once your lender tells you what type of coverage they require, your insurance agent will be able to help you design the right benefits. RCV policies are by far the best coverage to carry, and your agent can ensure that you receive the right balance of benefits for your needs. ■

Lane Insurance would be happy to help examine your risks and suggest the best coverages for you and your family. Feel free to request a quote online at laneinsurance.com or give us a call at 515-981-4614. Information provided by Mike Lane, Lane Insurance Agency Inc., 1225 Sunset Drive, Norwalk.

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AARON incorporates crochet into art

Could Indrid Aaron break the record for largest crocheted afghan?



Indrid Aaron, the professional name of 2017 Norwalk High School graduate Alex Hutchins, has created art through crochet and has also submitted an afghan for the Guinness Book of World Records.

Indrid Aaron is the professional name used by 2017 Norwalk High School graduate Alex Hutchins for their artwork. As a high schooler, Aaron put a lot of emphasis on art classes and went on to graduate from the University of Northern Iowa in 2021 with a bachelor of fine arts degree in performance art and printmaking.

"I have always loved all things art, whether it's 2D or 3D, including fibers and textiles," Aaron explains. In fact, Aaron learned to crochet and sew from their grandmother, Nancy, at the age of 7.

"I think she is a big part of my work," Aaron says. "A large chunk of my artwork deals with my personal experiences, including my childhood, so whenever I think of my childhood, I think of learning to do lots of crocheting."

Today, Aaron might just break a Guinness Book of World Records record.

"I actually did not originally set out to make the world's largest afghan/crocheted square," Aaron says. "It originated as a performance art piece. Once I was about two-thirds of the way done, I realized that there is a world record, and I might stand a chance to break it, which is how I got to the application process."

Aaron started making the Afghan on Jan. 1, 2022.

"I set out to make a blanket where I crocheted a whole skein each day and timed myself to see just how long it would take," Aaron says. "It wound up taking 752 hours, which is a solid 31 days. It's definitely the biggest accomplishment of my career as an artist thus far. I worked on it every single day whenever I could make the time. It was a part of my life for the whole year of 2022 — from Jan. 1 to Dec. 31."

There are a lot of details that go into a world record attempt. There's an original application process to try to break the record, then there's the measuring event where Aaron will need to document the work with

photographs and witness/surveyor testimonies to verify the work.

"I've never seen the blanket completely unfurled, so I'm excited to see it for the first time myself," Aaron says. "Then I need to submit all my evidence of my time spent working on the blanket and ship it off, hoping for the best."

Aaron shares that, the best thing about crocheting in general is that it keeps one's hands moving, which helps with anxiety and attention issues.

"I picked it back up while I was in college so that I could focus better during long studios/lectures/critiques, and I'm so happy that I did," Aaron says. "I love always being creative and making things even while doing something passive like sitting on the couch watching a movie. It's very rewarding."

Aaron adds that the art form of crocheting has seen a big resurgence.

"I think in part due to everyone being at home learning new skills during COVID, but it is a lot of work and should be appreciated for what it is," Aaron says. "I would like to send my love and appreciation to fellow crocheters/fiber work artists. Keep on doing what you're doing. Also, thanks to my grandma for teaching me. I love you, Nancy." ■



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HOME HEALTH

By Ward Phillips

HOSPICE services — the earlier, the better

Because Matt had just been diagnosed with cancer, he and his wife, Caryn, were stunned when Matt's oncologist began talking about the benefits of hospice services.



"We knew Matt's cancer was stage 4 and the outlook wasn't good, but the medical team agreed that we were looking at several months, maybe a year, even, and we thought hospice care was for people about to die," Caryn recalls. "But the doctor explained that Matt could benefit from hospice earlier, so we decided to look into it."

The result of their research was a relationship that spanned not just the nine remaining months of Matt's life, but beyond; Caryn and her children are part of a bereavement group that's operated by the hospice provider, and Caryn has made friends with other widows who are also adjusting to being alone.

"Not only did being part of hospice bring Matt tremendous comfort, but the hospice team helped — and continues to help — everyone who loved Matt," Caryn says. "I tell anyone who will listen: If someone you care about is sick and is not going to get better, don't wait to contact hospice."

Ideally, hospice services can and should be initiated when a person is still healthy. Virtually anyone with a life-limiting illness can qualify for services, enabling an individual to live life in comfort for the days, weeks or months that remain in their life. And the earlier hospice services are started, the more they can — as in Matt's case — benefit the person who is ill as well as the whole family.

"As the weeks went on and Matt began to feel weaker, we were pleased to learn that, because he was on hospice, we would get a hospital bed brought to the house, and that he would receive pet therapy and all kinds of things he really enjoyed," Caryn says. "It's ironic to think about this now, but Matt was probably happier during those early weeks and months of hospice than he had been for a long time."

"And, as the end was near, the hospice team made sure he wasn't in pain. We were able to be with him and hold his hand and tell stories. Even in his last couple of days, he would smile when the kids and I would share memories. It was a very relaxing time — not at all like I had envisioned when we first found out he was so sick."

If you and your family are faced with the need to make a decision around hospice care, know that making that first call to a hospice provider can be difficult — but once you've taken that first step, having care in place can make your loved one's last weeks and months more relaxed and meaningful for all. ■

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

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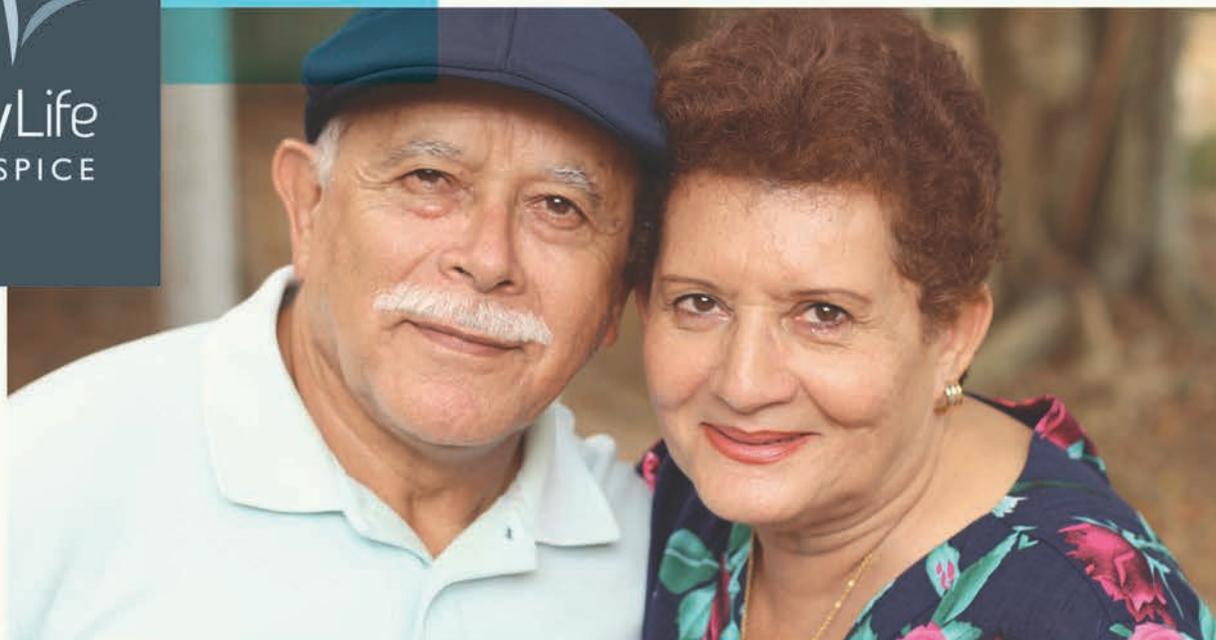
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See what else you might not know about hospice care at wesleylife.org

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HOW 5 TYPES of retirement income are taxed

Not all retirement income is taxed the same by the federal government. Understanding retirement taxes can help you decide where to take income from first (or last) to maximize your retirement savings.

Traditional IRAs and 401(k)s are tax-deferred accounts, meaning you've never paid taxes on the money. When you start taking withdrawals from these accounts, you will pay federal income tax at ordinary income tax rates. There's a 10% penalty for payouts before age 59 ½, but you can't delay withdrawals forever. The IRS sets the required minimum distribution age (RMD) and tells you how much you must take (based on life expectancy). Currently, RMDs kick in at age 73. Unfortunately, distributions can come with a big tax bill.

A powerful, tax-free option is the Roth IRA and Roth 401(k). Qualified distributions are tax-free. You must have held the Roth IRA account for at least five years and be 59 ½ or older to withdraw gains without a 10% penalty. These tax-free withdrawals apply to money deposited into a Roth IRA or money converted from a traditional IRA to a Roth IRA. Roth 401(k) withdrawals are tax-free as long as five years have passed since your first contribution. Currently, RMDs do apply to the Roth 401(k). New legislation eliminates RMDs on Roth 401(k)s



starting in 2024.

If you sell stocks, bonds, or mutual funds you've held for over a year, the proceeds are taxed at a long-term capital gains rate of 0%, 15%, or 20%. The higher your income, the more capital gains taxes you pay. For 2023, you may qualify for the 0% long-term capital gains rate with a taxable income of \$44,625 or less (\$89,250 for those married filing jointly). The 20% rate applies to single filers with a taxable income of \$492,301 or more (\$553,850 married filing jointly).

Provisional income determines how much tax you pay on your Social Security benefit. Some Social Security beneficiaries will pay nothing, while others may have to pay federal income tax on up to 85% of their benefit. Provisional income is determined by adding your adjusted gross income plus 50% of your Social Security benefit plus any tax-exempt income you received for the year.

Tax laws and retirement rules are constantly changing. It's important to work with a trusted CPA who can help you play by the rules and a retirement planner who can help you develop a long-term tax plan that lowers your tax bill so you can spend more money on all the fun things in retirement. ■

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

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TOP 5 reasons why heating and cooling preventative maintenance is essential

For a small investment, you could save money, breathe cleaner air, enjoy increased safety and comfort in your home, and help the environment while boosting your overall peace of mind.



That's just a quick overview of the benefits of getting regular HVAC maintenance. Now let's take a closer look at why HVAC preventative maintenance is such a wise and worthwhile investment.

1. Save money. Here are ways preventive maintenance benefits your bottom line: prevent costly breakdowns; reduce energy bills, extend the life of your system, and stay protected under warranty.

Regular HVAC maintenance is said to reduce the risk of costly breakdowns by as much as 95%, and it can mean savings of up to

30% on your energy bill, according to the U.S. Department of Energy. It's also important to be aware that most HVAC manufacturers require proof of annual maintenance when a repair claim is submitted under warranty.

2. Improve your air quality. The EPA reports indoor levels of airborne pollutants may be two to five times higher (in extreme cases more than 100 times higher) than outdoor levels. This is particularly significant if you or any family members suffer from respiratory issues such as asthma. There has been a lot of hype around duct cleaning in recent months. It's important to remember that it's your system that cleans, filters and redistributes the air. Preventive maintenance helps ensure that the warm or cold air pumping through your vents is as clean and well-filtered as possible.

3. Improve your comfort. You depend on your HVAC system to keep you comfortable year-round. Regular maintenance helps your

system produce and distribute the warm or cool air more evenly and steadily. It also reduces the odds that you'll come home one steamy sweltering summer day to find that your system is blowing warm air — or worse yet, not blowing at all.

4. Keep your home safer. The most common cause of carbon monoxide leaks is a cracked or failed heat exchanger. An HVAC maintenance checkup typically includes a carbon monoxide test that would detect any potential hazard.

5. Help the environment. For those concerned about their green footprint, keep in mind that a well-maintained HVAC system consumes considerably less fuel — and that's good for the planet. ■

If you ever have a question, give us a call. An HVAC expert answers/returns every call, and our expert advice is always free. 515-868-2779 ext. 1 or Dale@TripleAHomeServices.com.

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MAYORS MOMENT

Abraham Lincoln once said “Better to be thought a fool than to open your mouth and prove it.” Ignorance isn’t something we need to be ashamed of. We are all ignorant of some things. We need information to remove our ignorance. Recently, the City was accused of not being open or transparent with City business. I thought I’d take the opportunity to use my column to point out some of the ways you can access information about City Council meetings and how you can contact your community leaders to discuss what’s happening in Norwalk. And please note, the council, staff and I have conversations now about decisions that will be made in the future, so it’s important you use these resources to stay informed.



Tom Phillips, Mayor

Council Meetings - access to agendas and detailed information

Council meetings are held the first and third Thursdays of the month, at 6:00 p.m. at City Hall. The second council meeting in March is typically canceled due to spring break. Several weeks prior to any given City Council meeting, department heads and I are putting agenda items onto future meeting agendas. Our primary focus is on the very next meeting, however we usually have two or three council agendas being developed at the same time.

Eight days prior to the next council meeting, the department heads and I have drafted a preliminary agenda. On the Friday prior to the council meeting, that preliminary agenda is published on our website and available for everyone to view. Please remember, this is a preliminary agenda and it could still be changed. More than likely, however, all items on that agenda will be discussed at the next council meeting. There is a link to this agenda on our website. Once you have opened the agenda, there are links to access more detailed information on each item. This is exactly the same information the City Council members have prior to the meeting.

The day before the meeting, the department heads and I finalize the agenda. That agenda, by law, has to be posted 24 hours prior to the meeting. You can find the agenda posted just outside City Hall and on the city’s website. Again, everyone has access to the same exact information the City Council has prior to each meeting.

Ways to watch

There are several ways to participate in City Council meetings. At the beginning of each meeting, there is dedicated time for public comment for issues that are NOT on that evening’s agenda. There’s a three minute time limit for those who wish to address the council. We cannot take action on issues brought up during public comment, but Council can ask to add an item

to a future agenda. It’s important to note that for every item on the agenda, there is a specific public comment time during that item where you are more than welcome to comment.

I would encourage you to attend the meetings in person, as it really is the best way to participate. We understand being there in person is not always an option, so we have also set up a Zoom option where you can make comments during the meeting virtually.

Another option to view City Council meetings is via YouTube. However, we do not take public comments from YouTube due to the long delay. If you would like to view previous City Council meetings, you can do so via our YouTube channel. Council meetings go back to mid-2020 when we started recording our meetings on YouTube. The YouTube channel is City of Norwalk, Iowa.

Other ways to get information - online and in person

In addition to the City Council agendas, you can also find information about city ordinances, what’s happening in Planning and Zoning, a calendar of upcoming City events and a whole lot more on our website. Simply go to www.norwalk.iowa.gov to access all that great information.

We also have a presence on Facebook, Twitter and several other social media platforms. Along the bottom of our website, there are links to our official City social media channels - YouTube, Facebook, Twitter and LinkedIn. In addition to the City’s official channels, the Police department, Fire department, and Parks and Recreation department also have official sites. If you are looking for official City of Norwalk information, these are the sites you will want to visit.

Our digital connectedness doesn’t stop there. All of the Council members and I have official City email addresses, which are published on the City’s website. If you have any questions or concerns, please feel free to email us. We encourage feedback from the community as it helps us in our decision making process.

And finally, another great way to ask questions and get information is to come to our monthly community chats. Police Chief Staples and I are usually there and will answer almost any question you have about what’s happening in the City of Norwalk. We meet the second Saturday of the month at City Hall, from 9:00–10:30 a.m. We have been known to stay later if necessary. Oftentimes, one of our State Representatives will join us, so if you have questions about what’s happening at the state level, you have the perfect opportunity to ask them questions too.

 City of Norwalk, Iowa - City Hall

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2023 SPRING CLEAN UP

Curb Side Event - Monday May 15



WHAT?

Annual curbside pickup of extra items. This is your chance to spring clean, BUT make sure you follow the rules!

WHO?

This service is for City of Norwalk **residential** garbage customers only.

WHEN?

All items must be placed at the curb no later than Monday, May 15 at 6:00 am.

WHERE?

This is at your curbside, but there will also be a drop off at Public Works for items not accepted at curbside. Please see the backside of this flyer for Drop Off Event information

Items not accepted at curbside but can be brought to Drop Off Event: Appliances, TV's, electronics, tires, oil and car batteries

RULES:

Ask yourself these questions:

- Can two people lift this item?
- Is my pile smaller than the bed of a pick up truck?
- Does my garbage fit into bags or containers? Don't dump small items on the ground.

No concrete or construction materials will be accepted

No household hazardous waste will be collected at this event. Year round drop off locations are available in Bondurant and Grimes. www.mwatoday.com or contact City Hall at 515.981.0228 ext 2221 for local options.

Regular trash, recycling and compost it! will be picked up on your normal collection day, not as part of curbside event.

For other disposal options contact MWA at 515.244.0021 or visit their website at www.whereitshouldgo.com.

DROP OFF EVENT

Saturday, May 20 - 7AM to Noon
Public Works Facility - 2626 North Ave



WHO?

This service is for City of Norwalk residential garbage customers only. Proof of residency required (Photo ID and City water/garbage bill).

TIRE DISPOSAL

- Residential customers are allowed up to 5 tires off rims per household. No rims accepted.
- Non accepted tire items - Tires from any business, farm or tractor tires, solid tires, such as lawnmower, forklift or golf cart tires, rims from tires and tires containing hazardous materials.

PAPER SHREDDING

- Each household can bring up to 5 bankers boxes of paper for shredding. Make sure all records are paper only.
- Wet or moldy papers will not be accepted.
- No electronic media or 3-ring binders.

WOODCHIPS & COMPOST

Free wood chips and compost will be available to residents. Limited quantities available while supplies last. Bring containers and load yourself. Limit 1 cubic yard each.

APPLIANCE & E-WASTE DISPOSAL

This is the only time stickers are not required for appliances. Public Works will accept appliances and e-waste for this **one day only**.

Appliances must be empty and include: refrigerators, freezers, stoves, air conditioning units, dehumidifiers, water heaters, furnaces, thermostats, washers, dryers, dishwashers and microwaves.

E-waste items include: TV's, stereos, computers, monitors and related items.

APPLIANCES TAPED SHUT WILL NOT BE ACCEPTED.

OIL AND BATTERIES

- We will take used oil and anti-freeze in sealed containers only. Limit 5 gallons.
- Whole auto batteries are accepted, cannot be leaking.

SCRAP METAL DISPOSAL

We take clean (without plastic or wood) metal to recycle. Please make sure it is easily handled and can be moved without equipment. We do reserve the right to refuse material if it does not comply.

Spring Brings Road Construction

Public Works has two major road construction projects taking place this spring. Here are some updates on those projects:

The first project is the completion of **North Ave & Hwy 28 Intersection**.

The end of March the construction started back up again. We ask motorists to be cautious in this area and follow all signs, **including the slower speed limit in this area**. The first part of this construction will include **the closure of Lane Ave**. Motorists will need to follow all detour signs until further notice.

The second project is the start of the **Beardsley St & Hwy 28 Intersection Improvements**. At the end of March Baker Electric will

have completed the traffic light changeover and Elder will have begun the first stage of the project. Traffic may change or be detoured in the work area. We ask motorists to proceed with caution and follow any signs posted by the contractor.

These projects are not fun to maneuver, but in a growing community they are necessary. We appreciate your patience as we grow and make Norwalk a better place!

If anyone has questions or concerns you can direct those to publicworks@norwalk.iowa.gov.



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Parks and Recreation: 515-981-9206

RECIPE

PRODUCE shopping on a budget

5 strategies to save on fresh fruits and veggies

(Family Features) Cooking meals that bring your loved ones joy is often objective No. 1, but creating those flavorful favorites on an appropriate budget is an important aspect of well-rounded, family-friendly recipes. A few simple steps, like developing good grocery shopping habits, can put smiles on hungry faces without leaving a dent in your finances.

Consider these tips from the experts at Healthy Family Project along with its produce partners, which are on their 2023 Mission for Nutrition to improve access to fresh produce that's essential in alleviating many public health and personal wellness challenges. This year's partners are striving to be part of the improvement efforts by donating funds to increase the accessibility to fruits and vegetables in schools through the Foundation for Fresh Produce.

Make a list (and stick to it): When buying fresh produce, remember some items have a shorter shelf life. Limiting purchases to items on your list can help lower grocery

spending while alleviating food waste.

Buy local: Transportation cost is one of the biggest factors in the price of produce, meaning buying local, when possible, can help reduce your total at checkout.

Stock up on seasonal produce: Although you can generally find any produce item at any time of year, this isn't always an affordable practice. Knowing when your favorite fruits and veggies are in-season can save you money and allow you to use the freshest ingredients in family breakfasts like protein-packed sausage breakfast muffins and savory english muffins.

Know your produce department: The front or feature table of the produce department often offers the best deals. Don't forget to look at the end caps on each produce aisle, which sometimes display seasonal items.

Find more grocery savings strategies and family-friendly recipes at HealthyFamilyProject.com. ■

Savory English muffins

Recipe courtesy of Healthy Family Project



- English muffins
- guacamole
- cherry tomatoes
- 1 tablespoon cilantro, finely chopped
- 1 tablespoon light cream cheese
- 1 tablespoon crumbled turkey sausage, sauteed
- 1 egg
- 1 tablespoon basil, finely chopped
- 1 tablespoon balsamic glaze
- Toast English muffins and top with desired combinations of toppings, such as: guacamole, tomatoes and cilantro; cream cheese, tomatoes and turkey sausage; or egg, tomatoes, basil and balsamic glaze.



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EATING right is possible with a few tips

Spring is a good time to be thinking about eating healthy. It's probably fair to say that most of us have shrugged off the concept of good nutrition as unimportant and, frankly, boring. However, many of us cannot afford to turn a blind eye to the consequences that poor eating habits can lead to, especially as we age. However, by using a few simple tips, eating right is possible, and it can be easier and less restrictive than we might have imagined. Great tips to eating right:



Load up on fruits and vegetables. While variety is great, the best benefit comes from eating those vegetables that are dark green, red and orange in color. Beans and peas are always great selections as well. Frozen, fresh and canned options are fine choices; just remember to always read the labels and avoid added sodium.

Fruits can add appeal and dimension to any meal. Besides fresh options, fruits can be dried, frozen and even canned. Remember to read the label when selecting canned and frozen fruits and avoid added sugary syrups which, when included, deplete the benefit of all fruits.

Use whole grains. Many foods, such as rice, pasta and cereals, can provide added fiber when the origin is whole grain.

Say “no” to whole milk and similar dairy products. Even though our bones benefit from additional servings of dairy products as we age, we can still make wise selections with offerings of fat-free and low-fat milks, yogurts and cheeses.

Read labels. Discover what you are really eating and drinking by becoming more label conscious. Compare options and become an expert in your selections from all departments of your local grocery. Many grocers offer the help of a dietician. Ask.

Add spices and herbs to ease the pain of reducing salts and sugars from foods that you have become accustomed to. Remember, you don't have to cut out salts and sugars entirely. Take your time, use other fun ingredients, and gradually make healthy, positive changes to the foods that you eat.

Be active and eat less. On paper, this written suggestion seems simple enough, doesn't it? However, for many of us, simply finding the time for activity leads us to make excuses. Old habits are hard to break, and change is usually not easy. Take one day at a time. The little steps taken really do add up to leaps and bounds toward a better you, inside and out.

Have a great month. ■

Information provided by Nathan Deutmeyer, community relations coordinator, Edencrest at the Legacy, 2901 Cedar St., Norwalk, 515-422-8096, welcomelg@edencrestliving.com. Information from www.care.com.

Q: Can knees go over toes?

A: Following last week about controversial topics, let's talk about the myth, “Knees should never go over toes when squatting or lunging. That is truly a myth, and it is completely safe and effective for your knees to go over your toes. It does not mean you have bad form or that your joints are subject to injury if your knees go over. When lifting, your goal is to keep the body in a natural movement pattern as much as you can. That allows the joints to get the proper range of motion and as much power output as you can. I once had a conversation about this topic with a man who had a master's in kinesiology, and he simply gave me the task of walking up the stairs without letting my knee go over my toes. It was impossible. I could not even take one step. Go ahead and try it. So, if it is a natural movement pattern for your knee to go over your toes, why would they recommend you not do it when you are squatting or lunging? If you were to squat the way the myth tells you to, you will notice that it is mainly your hips and low back taking the load of that lift and your range of motion is small. It does not feel right. When doing an exercise, you want to follow the natural movement pattern for that joint in order to get a greater result from that exercise. ■



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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FAITH

By Rob Jones

FACING fear

There are a lot of different kinds of fears in the world. Arachibutyrophobia — the fear of peanut butter sticking to the roof of your mouth, claustrophobia — the fear of confined places, hydrophobia — the fear of water, and many more. In a survey asking people what they were most afraid of, the top three were: No. 3 — the fear of insects and spiders, No. 2 — a fear of heights, and, the No. 1 fear of all — the fear of public speaking.



While these fears are real, we seldom find ourselves in a situation where we are facing these fears head-on. But almost everyone faces fears like a lack of resources to meet our needs, our children being in threatening situations, the loss of a job, a life-threatening health concern, wondering if we will have enough to survive through our retirement years, and many other real-life situations that can cause us to be afraid.

If you find yourself grappling with the fear that comes with these and other questions and uncertainties, what should you do? How do you handle it and not go insane? A good place to start is by giving yourself an injection. Yes, you read that it. But I'm not talking about an injection of something sure to give you a buzz — nothing involving a needle. I mean, give yourself an injection of truth — the truth found in God's Word, the Bible. Did you know there are more than 360 verses in the Bible that relate to fear? Someone has said, since God knows how much we, as finite human beings, are prone to worry and being afraid, God has provided a verse for every day of the year. One of those little infusions of truth says, "When I am afraid, I will trust in you" (Psalm 56:3). Putting your trust in God and not the government or any other source of help is a great place to start when you are afraid.

Another way to combat the grip of fear is to talk to God about your fears. There's not a fear you have that God doesn't or can't understand. King David found this to be true. He said in Psalm 34:4, "I prayed to the Lord and He answered me; He freed me from all my fears." Wow, that's good stuff. God has the ability to free us from the grip of our fears as we talk to him about those fears and release them to him. Whatever your fears today, try these two steps in grappling with your fear. What have you got to lose? A lot. ■

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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THE INFLATION experience is painful and personal

Inflation is a sustained increase in prices that reduces the purchasing power of your money over time. According to the Consumer Price Index (CPI), inflation peaked at an annual rate of 9.1% in June 2022, the fastest pace since 1981, before ticking down to 7.7% in October.¹



The CPI tracks changes in the cost of a market basket of goods and services purchased by consumers. Items are sorted into more than 200 categories and weighted according to their “relative importance,” a ratio that represents how consumers divide up their spending, on average. Basic needs such as shelter (33%), food (14%), energy (8%), transportation (8%), and medical care (7%) account for about two-thirds of consumer expenditures.

Wide variations in spending patterns help explain why some consumers feel the sting of inflation more than others. This means that the extent to which you experience inflation depends a lot on where you live, as well as your age, health, income, family size and lifestyle. In effect, your personal inflation rate could be significantly higher or lower than the average headline inflation rate captured in the CPI.

- In October 2022, the 12-month increase in the cost of shelter was 6.9%.² Shelter carries the most weight of any category in the CPI, which made fast-rising home prices and rents a top driver of inflation over the previous year. A first-time homebuyer, or a renter who signs a new lease, is likely to feel the full impact of these hefty price increases. However, a homeowner with a fixed-rate mortgage is generally insulated from these rising costs and might even benefit financially from home-equity gains.

- Gasoline surged 17.5% during the 12 months ended in October 2022.³ Individuals who rarely drive, possibly because they are retired or work remotely, might have been able to shrug off the price spike. But for drivers with long commutes, filling up the gas tank regularly might have put a sizable dent in their households’ finances, in some cases forcing them to cut back on other purchases.

- Food and beverage prices rose 10.9% over the same 12-month period, a trend that clearly affects everyone.⁴ But rising food costs tend to put more pressure on the budgets of lower-income households because they spend a greater share of their income on necessities and typically have smaller financial cushions. Plus, shoppers can’t easily switch to lower-cost options if they are already relying on them.⁵ ■

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. 1-4) U.S. Bureau of Labor Statistics, 2022. 5) Federal Reserve, 2022.

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GROUNDING techniques

Sometimes in our busy lives, we have trouble being present in the moment. We are thinking about things we need to get done, remembering the past or just experiencing anxious thoughts. Grounding techniques can help us create some distance from our distressing thoughts to help us become more present in the moment. These techniques use our five senses to help us regain our perspective. Grounding techniques — such as breathing deeply or listening to your surroundings — are often simple and can be utilized in any situation. Other physical grounding techniques include taking a walk, holding a piece of ice or savoring a scent like tea. Grounding techniques can also include mental tasks to help us with distraction. Thinking about silly jokes, reciting a poem or song and counting backward from 100 are examples of grounding mental techniques. Sometimes, soothing techniques can help in times of high distress. We can use our imagination to ground us by picturing someone we love or visualizing our favorite places. Playing with our pets and engaging in favorite activities like crafts can also help us create feelings of wellbeing during periods of high stress. Identifying techniques to stop us from getting lost in our distressing thoughts can give us the tools to create more joy in our daily lives. ■



Reference: www.healthline.com. Information provided by Sheryl Frye, LISW, SS Therapy and Consulting, Ltd, 2675 N. Ankeny Blvd., Suite 105, Ankeny, frye@sstherapyandconsulting.com, www.sstherapyandconsulting.com.

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LIFELONG community member spreads joy

Guthrie, aka Norwalk Santa, loves his town

Thomas Guthrie, a.k.a. Norwalk Santa, has lived in Norwalk his entire life. In fact, his mother was pregnant with him when the family moved to town.

“My mother often said the good Lord led us to Norwalk,” Guthrie says.

He has fond memories of growing up on the south side of Center Street. There were more than 70 kids on his block — a street nicknamed by the Norwalk Police Department as “Fertile Valley.”

“There was always something to do or something going on outside,” Guthrie says. “We played and spent most of our lives outdoors.”

One of Guthrie’s first memories was of the mayor sign in his family’s front yard.

“Yes, my dad was mayor, and city hall was in our basement,” he shares.

Over the years, Guthrie has seen his fair share of changes and growth in the Norwalk community.

“Something that has never changed is the kindness, generosity and compassion,” he says. “We live in a very caring and compassionate community with a fantastic school system. The people here love to help those in need. They don’t call it ‘Norwalk Nice’ for nothing.”

To do his part in spreading some cheer in the community he so appreciates, seven years ago, Guthrie dubbed himself Norwalk Santa.

He and friends created the Norwalk Santa Facebook page. They started taking requests from local families in need, and then they would post anonymously on their Facebook page about items that were needed.

“It started out slow but ended up picking up to 40 families one year before long,” Guthrie says. “Usually, the problem was that we had more families wanting to adopt than families needing help. A very good problem to have.”

A special memory from Guthrie’s time as Norwalk Santa thus far was when his friend, a neonatal nurse, asked if Guthrie could come visit a little guy she had been caring for.

“Jonathan was born with a partial heart,” Guthrie explains. “They were able to diagnose during prenatal exams and keep him surviving at birth. Having multiple surgeries and heart stoppages left him blind and brain damaged. I visited Jonathan, his brother, mom and dad. I saw a smile on his family’s faces that I’ll never forget. I walked out of that house not being the same. I knew this is what I needed to do.”

Sadly, Jonathan passed away the following year. Guthrie carries the memory of his time with the boy extra deep in his heart.

In addition to his Norwalk Santa work, Guthrie enjoys driving for the Norwalk Community School District, helping transport special needs students.

It’s all about community for Guthrie. ■



Thomas Guthrie, the self-proclaimed Norwalk Santa, sees many positives in the community he says is “Norwalk Nice.”

MEDICARE Advantage and hearing services

What is Medicare Advantage?

Medicare Advantage, or Medicare Part C, is an alternative to Original Medicare Part A and Part B. Private insurance companies offer plans for Part C that cover both Part A and Part B. Medicare Advantage Plans may include additional coverage for services not included in Original Medicare.



Most Medicare Advantage Plans will not pay for services provided by hearing professionals who do not contract with their plan. These providers are “out-of-network.”

What is a third-party administrator?

A third-party administrator (TPA) is an organization that processes hearing benefits for Medicare Advantage Plans. Three TPAs — TruHearing, NationsHearing and UnitedHealthcare Hearing — contract with Medicare Advantage Plans for Warren County. TruHearing administers hearing benefits for Humana, MercyOne and UnityPoint Health Medicare Advantage Plans. NationsHearing manages hearing benefits for Aetna and Wellmark plans. UnitedHealthcare Hearing conducts these benefits for UnitedHealthcare.

Does Medicare Advantage include hearing benefits?

Most Medicare Advantage Plans offer access to hearing evaluations and hearing aids. However, most of these plans require providers to participate in their provider networks and contract with their third-party administrators.

What is a provider network?

A provider network is a group of hearing professionals who contract with Medicare Advantage Plans to provide hearing health care to members. These providers are “in-network.”

What are the disadvantages of Medicare Advantage?

Provider networks and TPAs limit a patient’s access to hearing health care and choice of provider.

Due to the acceptance of reduced reimbursement for services, in-network providers

must see more patients in less time, thus lowering the quality of care.

Most TPAs are discount hearing programs, not health insurance. Often, their copays for hearing aids are equal, if not greater than, paying out of pocket for unbundled hearing services and devices.

Some TPAs offer limited options for hearing aids. These options may not be appropriate for your hearing loss and hearing lifestyle.

What are the hearing benefits of my Medicare Advantage Plan?

Review the Evidence of Coverage or Summary of Benefits document of your plan. These documents are readily available via your insurer’s website. Contact your plan to discuss details. Call the phone number for customer service on the back of your insurance card. For further questions, contact 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.

Large question marks are scattered around the word cloud. A QR code is located in the bottom right corner of the graphic area.

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HEALTH By Ashley Powell

ADAPTOGENIC mushrooms

Have you heard of adaptogenic mushrooms? These mushrooms help your body adapt to physical and biological stressors; they reduce the negative effects of stress on the body. They are not “magic” mushrooms and do not alter perception.

Some of the most common adaptogenic mushrooms include lion’s mane, cordyceps, chaga, reishi and turkey tail. Each mushroom offers a different benefit. For example, lion’s mane has been shown to reduce anxiety and depressive symptoms and improve cognitive and brain health. Cordyceps can support the reduction of fatigue, work to improve the availability of oxygen in the blood, and support cardiac function and respiratory health. Research suggests that chaga aids in inflammation reduction and provides immune support. Other studies show that reishi promotes relaxation as well as blood pressure and cholesterol management. Lastly, turkey tail is a powerful antioxidant.

Incorporating adaptogenic mushrooms into your life on a daily basis is key to maximizing all of these potential benefits. New users may need up to three weeks to notice the benefits. As with all supplements, it’s important to talk to your doctor if you are pregnant, breastfeeding, or have a condition such as low blood pressure.

Stop in a local store to talk to a certified hemp consultant to see how adaptogenic mushrooms can support you and your loved ones. ■

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: Cordyceps as an Herbal Drug - www.ncbi.nlm.nih.gov/books/NBK92758; Therapeutic Potential of Hericium erinaceus for Depressive Disorder - www.ncbi.nlm.nih.gov/pmc/articles/PMC6982118.



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HEALTH Dr. Cord Linville

WOMEN’S Eye Health Month

April has been declared Women’s Eye Health and Safety Month by Prevent Blindness. Studies show that women are more likely to have vision impairment and vision loss than men. There are certain steps that can be taken to prevent vision loss. The following diseases and eye conditions occur more commonly in women than men:

- Refractive error: 26% more women than men over 12 years old have uncorrected vision
- Dry eye: Women are twice as likely to have dry eye
- Age-related Macular Degeneration: 65% of cases in the U.S. are women
- Cataracts: 61% of cases in the U.S. are women
- Glaucoma: 67% of cases in U.S. are women
- Thyroid eye disease: 5-6 times more common in women

Women make up a majority of the 4.4 million Americans older than 40 who are visually impaired or blind. The prevalence of these eye conditions is going to continue to grow.

Vision loss from many of these eye conditions can be lessened if problems are diagnosed and treated early. Therefore, it is critical for women to make their own eye health a priority and have routine eye examinations.

If you have not had a routine dilated examination or have any questions, call your eye doctor. ■

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

WITH AGE comes wisdom — teeth

Third molars, commonly referred to as “wisdom teeth,” erupt somewhere between the ages of 17 and 22. It is believed wisdom teeth were the answer to our ancestors’ diet of rough, coarse food which required excessive chewing and resulted in more tooth wear on the first and second molars. Not only do modern diets not require the third set of molars in order to properly chew food, but our jaws do not grow as large as our ancestors’ once did. Most people do not have room in their mouth for wisdom teeth to erupt into a proper position.



The easiest time to get wisdom teeth extracted is during the late teenage years. The roots of the teeth are not fully formed, which makes the surgery easier on the dentist and patient. Many wisdom teeth can be extracted with only the use of local anesthetics, but your dentist may refer you to an oral surgeon if you want to be fully sedated and/or if it is a more complicated case.

If you elect not to have your wisdom teeth removed, be wary that problems can and likely will arise, often leading to dental emergencies such as cavities, abscesses, crowding front teeth, or even damaging neighboring teeth. It is best to discuss your individual case with your dentist and follow their recommendation to avoid larger problems down the road. ■

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

HEALTH

By Dr. Jesse Stumbaugh

Q: How do I know whether to use ice or heat for an injury?

A: As spring approaches, many of us will begin projects around the house that may lead to an injury. Although altering the temperature of an injury or painful area can be quite beneficial to the healing process, knowing when to apply ice or heat can be confusing. It is necessary to understand the effect each has on the body.



The application of heat increases the circulation of blood and decreases the tension in muscles and ligaments. Heat applications are advantageous for the relief of chronic muscle or ligament tension — for example, an arthritic knee you can feel when the weather is changing.

Application of ice has a far different effect. Ice or cold packs applied to the body decrease the flow of blood, decrease swelling from acute or recent strain or injury, decrease pain nerve impulse transmission and increase muscle and ligament tension. Application of ice is desirable during periods of acute injury in which strain and sprain have occurred.

If you are unsure about applying ice or heat, a chiropractor can help you decide and evaluate if treatment would be beneficial. ■

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.



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WARREN COUNTY SHIIP needs volunteers

“We’ve been too successful,” commented SHIIP counselor Elodie Opstad. “The number of people seen by our office has been steadily rising — fully a third when compared to several years ago. Consequently, we’ve been approved to add two counselors.”

SHIIP (Senior Health Insurance Information Program) educates, advocates and assists persons approaching Medicare-eligibility and those already on Medicare. Services are free, confidential and unbiased.

Warren County SHIIP is located at the Indianola Activity Center, 2204 W. Second Ave. “We see people all year long,” explained Kathy Fensterman, “with our busiest time during Medicare’s open enrollment (Oct. 15- Dec. 7).”

“For last fall’s open enrollment, we documented 464 client contacts with \$464,451 in savings,” said Elodie. “More importantly, we never turned anyone away — never have. We need more counselors to keep that record intact.”

SHIIP volunteers come from all professions

and walks of life. They must be willing to learn, accept change, and work with diverse populations. “Every client presents a unique situation,” Cynthia Tracy commented. “There is great satisfaction helping a person navigate the challenges of Medicare. It isn’t easy.”

Outside of Medicare’s open enrollment, Warren County SHIIP volunteers make themselves available for appointments once a week for 2-3 hours. “It’s important to see people throughout the year to maintain your skills and learning,” said Elodie, who also serves a site coordinator. “However, it’s not unusual for any of us to be away for a month to six weeks.”

Iowa SHIIP is supported by paid staff in Des Moines, affectionately referred to as the “MotherSHIIP” by Warren County counselors. “They are experts. We call them with questions or to review thinking about a complex situation,” Elodie said. “They also provide our materials and handle new counselor training. After which, a new counselor mentors with an



Warren County SHIIP volunteer counselors are Elodie Opstad, Kathy Fensterman, Cynthia Tracy and, not pictured, Don Sandy.

experienced counselor.”

“Helping people understand Medicare so they make the best decision for themselves is rewarding,” Kathy explained, before adding, “Saving money — real money — for the person right in front of you is addictive.”

Call Warren County SHIIP, 515-962-5375, to learn more about becoming a volunteer or to request an appointment. ■

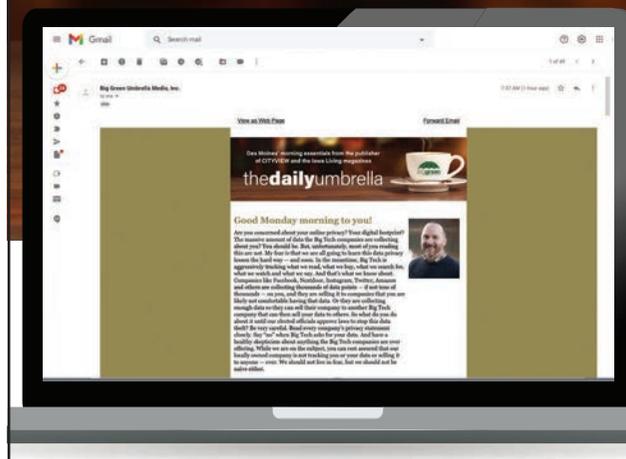
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LEGAL

By Ken Winjum

NO TICKETS were issued. Do I have a claim?

In Iowa, a claim for liability is based on fault. Generally, this means, if a party was negligent in causing an accident or other mishap to occur, that party can be held liable.

A traffic ticket may have some bearing on whether a party was negligent, but it is not conclusive. Furthermore, the fact that a party was issued a ticket may not be admissible as evidence in a civil case. If the party receiving the ticket later pleads guilty to the offense, it is possible that such a plea could be offered as an admission. A ticket standing alone, however, does not establish liability.

It is possible that more than one person can be at fault for an injury. Iowa courts have adopted the principle of "comparative fault." Under this doctrine, the amount of damage a claimant receives is reduced by his or her percentage of fault. If the claimant's fault is more than 50%, the claimant receives nothing.

The fault of each party must be proved by a preponderance of the evidence. Ultimately, it is evidence and testimony (as opposed to a traffic ticket) which determines liability. ■

Information provided by Ken Winjum, The Winjum Law Firm, P.L.C., 1220 Sunset Drive., Suite 103, Norwalk, 515-981-5220, www.winjumlaw.com.



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LAWN CARE

By Kevin Johnson

SPRING lawn care tips

As spring arrives, there are some simple things you can do that will make a difference in your lawn in 2023. Many people will start off with a heavy raking to clean up the yard. This is time consuming and labor intensive. A simpler and more effective approach is to lower your mower deck to a 2-inch cutting height to remove the dead brown tissue of last year's leaf blade. Heavy raking is only necessary if you have a heavy mat of leaf material that is smothering your grass.

Mowing with a sharp mower blade should always be your goal. Mow frequently enough so you never remove more than one third of the leaf blade at one time. I normally recommend a cutting height of 3 inches after the initial mowing for the remainder of the year. Set your mower to this height and leave it there. This promotes the healthiest growing environment for your lawn.

Crabgrass control should be applied before emergence of crabgrass seed. If you plan to seed bare spots this spring, be careful. The normal pre-emergence products you or your lawn care company apply will affect spring seeding results.

Professional lawn companies and/or nursery specialists can, and will, provide good advice to you. Utilize these resources to obtain the best results and to learn the proper timing of pre-emergent products. ■

Information provided by Kevin Johnson, All American Turf Beauty, 311 DeSoto Road, Van Meter, 515-996-2261.



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NORWALK'S real estate market

The real estate market has shifted, and we have just wrapped up the first quarter of the year. It's a good time to bring you up to speed on what is happening in Norwalk.



And, since property owners in the State of Iowa have received their assessed property valuations, we can talk about that, too, as these two topics are related.

If you currently own a home in Norwalk and have thought about selling, this is a great time because competition is minimal and demand is still high. In Norwalk, we usually see about 60 existing homes listed in the first quarter, but this year has seen only 44 homes listed. Even with interest rates around 6.5% for a 30-year mortgage, homes have been going under contract after being listed in just eight days. Everyone got pretty used to sub 3% interest rates, and that became the accepted

normal. However, from 1971 until now, the average 30-year mortgage interest rate is 7.75%. Even if you purchase today with a mortgage, you can still refinance if rates drop again. The median sale price, year-over-year in the first quarter, is down just slightly at \$298,000.

Property owners should have received their new assessed property valuation from the county assessor. The assessed value of your residential property should be within 95% and 105% of its market value on Jan. 1, 2023 based on sales in the county during 2022. If it isn't, you should contact the assessor's office right away and do an informal review with them. If the results of the review are not satisfactory, you can schedule a formal hearing with the Board of Review.

The Iowa State Department of Revenue monitors sale prices in every county to hold county assessors accountable. If the median sale price in a county is not within 95% to 105% of the median assessed value, the State of Iowa will issue an Equalization Order that all values be

adjusted to get them to 100%.

If your assessed property value has increased 25%, it does not mean that your property taxes are going up 25%. Property taxes are not determined by the county assessor. The three main entities that determine how much you will pay in property taxes are the county board of supervisors, school board, and municipality. The State created the Property Tax Rollback Adjustment that is applied to your property's taxable value limiting the taxable value increase when market values increase. For example, the rollback applied in 2020 was 56.4094%, meaning, for a property with an assessed valuation of \$100,000, the property owner only paid taxes on \$56,409.

Home sale prices are used in the review of property values, but it is not a 1:1 relationship. Property taxes are complex but, with some diligent research, can be better understood. ■

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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EVENT planning gets into high gear

The Chamber has welcomed spring as a sign it's time to kick event planning into high gear. It's a busy season, in general, with graduation parties, weddings and summer vacations on the horizon, and we, at the chamber, hope you'll consider putting some of our favorite community events on your calendar. By supporting chamber events, you support the community by keeping your money local, and proceeds from our events benefit local charities and organizations.



On May 13, the chamber will host its annual RUNorwalk event where runners and walkers of all ages will race along the streets of Norwalk. New in 2023 is the addition of a 10K route for athletes looking for a longer distance race. The route will begin at Norwalk High School at the Anytime Fitness Starting Line where athletes will take off after the Gregg Young Chevrolet Pace Car. Runners and walkers will make their

way through town and return to the school to cross the finish line on the track and enjoy cold water and refreshments provided by City State Bank. Norwalk Family Dentistry has sponsored the Kids Fun Run, a short-distance race on the high school track for kids ages 8 and younger (no registration is required for the Kids Fun Run). A portion of the RUNorwalk event proceeds will benefit the Norwalk Area Food Pantry. Stop by Fareway (1711 Sunset Drive) from 3:30-5:30 p.m. on April 13 to register in person or to donate non-perishable items during the RUNorwalk food drive. For more information about RUNorwalk, visit the chamber's website at norwalkchamber.org.

The chamber's annual golf outing will take place on June 21 at the Legacy Golf Course. Golfers can register to hit the links and network with other chamber and community members. Proceeds from this event go toward the chamber's scholarship fund. Each year, the Scholarship Task Force selects graduating Norwalk High School seniors to receive scholarships that can be used toward college or trade school. Registration is

now open for the golf outing and can be found on the chamber's website.

We're excited to work with Hometown Pride, among other groups, to put on this year's Celebrate Norwalk event on the Fourth of July. We're hoping for good weather and a great turnout for the parade, party in the park and fireworks show. Mark your calendar and stay tuned for more information as planning gets underway.

Our various committees are busy planning additional events, networking opportunities and workshops for 2023, so I encourage you to follow the Norwalk Area Chamber on social media, including Facebook and Instagram, to stay up to date on chamber activity. If you'd like to participate in any of our events, volunteer, or get involved with the chamber, please reach out via info@norwalkchamber.org. We'd love to have you. ■

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



SCAN FOR MORE INFO
AND TO REGISTER!



2023 EVENT SPONSORS



STARTING LINE



KIDS FUN RUN



PACE CAR SPONSOR







RUNorwalk

Sat., May 13 - 8:00 am

5K & 10K Run/Walk

Run or Walk to Raise Funds for
the Norwalk Food Pantry

- ✓ Kids Fun Run
- ✓ Volunteer Protected Route
- ✓ Event Participation Shirt if registered by April 20
- ✓ Prizes for 1st Place in Age Groups & Overall Winners

Start/Finish at Norwalk High School

MORE INFO & REGISTRATION AT

www.RUNorwalkIowa.com

Keep up-to-date on [RUNorwalkIA](https://www.facebook.com/RUNorwalkIA)

OUT & ABOUT



Norwalk Area Chamber of Commerce hosts a ribbon cutting for Scooter's Coffee on March 17.



Vicki Baker, Linda Salvini and Kim Hiscox at Holland Farms' First Bites Spring Menu Tasting March 23.



Misty Alberigo, Jamie Paca, Alexis Morrow, Katie Salinas and Sarah Bennett at Holland Farms' First Bites Spring Menu Tasting March 23.



Margie Skahill at Holland Farms' First Bites Spring Menu Tasting March 23.



Sarah Bennett and Amy Sherwood at Holland Farms' First Bites Spring Menu Tasting March 23.



Charlene Lilienthal and David Lilienthal at Holland Farms' First Bites Spring Menu Tasting March 23.



Chef Teena Thomas at Holland Farms' First Bites Spring Menu Tasting March 23.



Lorrie Williams at the Norwalk Area Chamber of Commerce Membership Lunch, held March 23 at Middlebrook Mercantile.



Eric Simon at the Norwalk Area Chamber of Commerce Membership Lunch, held March 23 at Middlebrook Mercantile.



MaKayla Fleming at the Norwalk Area Chamber of Commerce Membership Lunch, held March 23 at Middlebrook Mercantile.

OUT & ABOUT

CHAMBER Lunch

Norwalk Area Chamber of Commerce Membership Lunch was held March 23 at Middlebrook Mercantile.



Ryan Trampel and Tim Klinker



Robert Wilke and Rick Eaton



John Rausch and Pam Reynolds



Travis Stanley and Amanda Reid-Raper



Jill Wilson, George Meinecke and Jan Sparks



Katie Salinas and Alexis Morrow



Tim Stephany and Manny Toribio



Jill Larsen and Cindy Gavin



Tanya Apana and Heather Soyer



Mallory Wells and Crystal Ellis



Abbi Garling and Jean Strable

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