NELSONCORPNEWS

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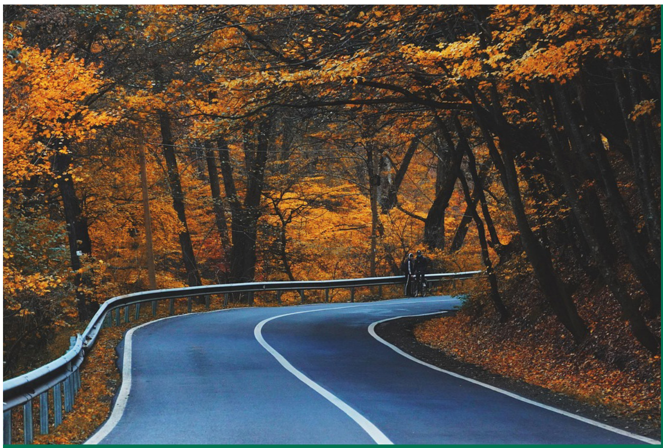

FALL INTO FINANCIAL PLANNING

As the season changes and the leaves begin to turn, fall offers a natural moment to pause and reflect. Just as autumn is a time of harvest and preparation for the winter ahead, it can also serve as the perfect opportunity to review your financial goals and ensure you're on track.

The final months of the year are especially important for financial planning. Now is the time to review your retirement contributions, explore potential tax strategies, and make sure your portfolio is aligned with your objectives. It's also a smart moment to revisit your budget, update insurance coverage, or plan for year-end charitable giving. Small steps taken now can help maximize your opportunities before the calendar year closes.

Fall also brings a reminder of change. As the seasons shift, so too can your priorities—whether it's a change in your retirement date, travel, or a large purchase. A thoughtful review now can help you prepare for what lies ahead and provide confidence as you enter the new year.

Like the crisp autumn air, financial clarity can bring a refreshing sense of peace. By taking time this season to evaluate, adjust, and plan, you'll be better positioned to enjoy the months ahead knowing you've set your financial future on solid footing.

We're here to help you review and adjust your plan. Happy Fall!

Sincerely,

David Nelson

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THINGS TO NOTE

It's almost time for Medicare open enrollment. We are happy to review your Medicare policies to see if there are better options available. Call the office to schedule time with one of our Medicare specialists.

If you made energy efficient upgrades to your home, save those receipts for your 2025 tax return for potential tax credits.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

Check out what's happening at our area charities, businesses, and communities:

- Ghost Tours of the George M Curtis Mansion, Clinton, IA
- Candlelight: Halloween Classics, First Congregational Church of Moline, IL
- Visit Clinton www.GrowClinton.com
- Visit Quad Cities www.visitquadcities.com

NelsonCorp Nuggets

The number of Americans age 65 and older will increase from nearly 61 million in 2023 to approximately 77 million by 2035.

Source: Social Security Administration Fact Sheet

CHASING SQUIRRELS

There are few activities more relaxing than a picnic in the park. But even with the distant sounds of birds chirping and children laughing, I still can find it hard to turn off the "financial advisor" part of my brain.

Especially when I see a dog chasing squirrels.

I'm sure you've seen it before: When an excitable pooch sees a flash of movement in the corner of his left eye. He darts off, trying to catch the furry prey, only for it to scamper up a tree. Then, to the right, another squirrel. Or a bird, a rabbit, or a cat. Off he goes. But after ten minutes of frantic pursuit, swapping one target for another, the dog usually comes up empty-pawed.

What does this have to do with being a financial advisor? Well, because whenever I see this, my mind turns to how many investors often get caught up in chasing squirrels, too.

One of the most common questions I get is, "Is it time for me to put everything into X?"

Now, the thing about "X" is not only that it can be anything; it *changes* based on the season, or the most recent headlines, or the discourse on social media. Usually X is something like a specific company or industry that's dominating the news, cryptocurrency, extremely complex financial products, gold or some other type of commodity.

Here's the other thing about X: It's not always bad. Sometimes, for some investors, anything from the list above could be a potentially good investment. The problem is not X itself. The problem is that X is always *changing*. And when investors constantly seek to change with it, always bouncing from one hot trend to the next, they are, in effect, chasing squirrels.

All investors are vulnerable to this, even the most experienced. FOMO, or the "fear of missing out," is a very real and powerful phenomenon. Nobody wants to feel left behind. Nobody wants to miss out on an opportunity.

Squirrel chasing can become especially prevalent when the markets are volatile or flat for long stretches. During times like this, many investors may decide to move their money into cash, bonds, or some other type of investment. They reason that they can skip the downside, wait patiently, and then come back in when the markets recover.

But *without the proper tools,* this is squirrel chasing, too, and here's why.

According to research, if a hypothetical investor put $10,000 investment into the S&P 500 between the beginning of 2005 and the end of 2024 and did *nothing* else, their total return would be 10.4%. If that same investor missed the market's ten best days? The return would be 6.1%. If they missed the thirty best days? 3.1%. Forty? *-0.6%.* The data is clear: When it comes to investing in your long-term goals, there is only one dependable approach: Consistency. Sticking to a long-term plan is much more reliable than chasing squirrels.

The reason I'm saying all this is because not too long ago, investors had to endure some very bad days. Stocks were historically volatile in early April and even flirted with bear market territory. Many investors sold off, tried to time the market, or placed bets on some other type of investment. But by the end of June, the S&P 500 and NASDAQ had both risen to all-time highs.

Of course, there will be volatile days in the future. There will be times when a new, enticing form of "X" dominates the headlines. And there will be times when we need to review your investments and determine if they still make sense for your situation. But when it comes to investing, the best question I get asked is this: "What's the most important thing I can do to work toward my goals?"

The answer, of course, is to never, ever chase squirrels.

KEEPING MAGIC ALIVE

When did you stop believing in magic?

For some people, it's when they first found out that Santa isn't real. Or when they realize the money under their pillow isn't from the Tooth Fairy. For others, it's a gradual process that peaks when they're older. After their first break-up, or when they don't get the job they want...or just because the drudgery of life wears them down.

Whenever it happens, the end result usually looks the same. As we become adults, we stop believing in magic, so we stop looking for magic. And because we stop looking, we assume that it simply doesn't exist. But recently, I came across a story that reminds me just how important magic can be...and how magic is actually very easy to find if we simply know where to look.

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One day, a woman named Therese Ojibway was walking in the forest when she stumbled upon an amusing sight: A bundle of tree twigs that were naturally tangled together in such a way that they resembled a tiny swing set. Immediately, Therese's mind went to two things. The first was a memory of how, as a child, she used to make tiny furniture in her backyard for "fairies" to enjoy. The second was to her own child. Craig was a ten-year-old boy who, having been diagnosed with autism at age two, felt happiest and most comfortable exploring the peace and quiet of nature.

She decided then and there that the next time she brought Craig to the woods, there would be a few surprises waiting for him to discover. So, she crafted a miniature sofa out of dead tree bark, added a cushion made of moss, and placed it inside the hollow of a tree.

Thus began the South Mountain Fairy Trail.

As she expected, her son soon discovered the little fairy bed and was delighted. So, together, they began creating more things. A small cottage with trim made of branches. An elaborate dining set. An itty-bitty pebble staircase leading up to a miniature house. Everything was made from natural materials found along the trail. As the months went by, mother and son soon had an entire "fairy village" to call their own. Soon, their creations grew extensive enough that Therese felt she had better get permission before going any further. So, she went to the local conservation group that managed the trails around South Mountain. Luckily, they were fine with the project so long as she kept the village contained to the beginning of the trail.

By this time, though, word was starting to get out. Other hikers began discovering the cottages, too. Many began bringing their children to scamper among the houses, searching high and low for fairies. Others asked if they, too, could contribute. There was something truly, well, magical about coming across this diminutive, wee wonderland nestled amid the roots and hollows of the forest. Today, families and adventurers from all over come to explore the trail. Children often leave notes to the fairies. And the village now spans over half a mile and contains over one hundred fairy dwellings!

In 2022, Therese's tenure as unofficial mayor of the fairy village came to an end when she and Craig decided to move closer to family. At first, she was worried about leaving the village behind. But to her joy, two other women came forward and volunteered to be the new stewards of the trail. Every week, they coordinate with local Scout troops, students, and other volunteers to help maintain and grow the village. They tidy the trail, mend roofs, repair furniture, and rebuild anything that falls apart. They even hold an annual "Fairy Tails at the Fairy Trail" festival.

As the new keepers explained, "[We're] really proud to continue Therese's legacy, because it helps draw more kids to the woods. [But] it's not just about being in the woods every week. It's about seeing the excitement in the kids' eyes as they peer inside the houses and look for fairies. This trail nurtures their imaginations. We want to keep the magic going."

In 2024, Therese and Craig returned to see the work they started. Said Therese: "I imagine that some of the little houses I made will have gone back to nature, and that's how it should be. You gather up the pieces, and you make a new one. That's part of the magic."

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Magic. Therese Ojibway used the word. The two new wardens used it. And when you read reviews online about the "South Mountain Fairy Trail," you'll see how often visitors use it, too.

Reading this story made me realize something important about magic. As adults, we often forget the importance of childlike wonder. We stop looking for the magic in the world around us. But if we take the time to really look — beneath the roots of a tree, or under a stone, or even just inside ourselves — we realize that magic really is all around us.

You see, magic is not designated for a certain age; it's sprinkled throughout our lives in small moments. And it's not just for the biggest holidays or the grandest events. Magic is found in the little things and the unlikeliest of places. Most importantly, true magic, real magic, isn't something to merely believe in. It's something we create. Something we actively make and tend, and share. The more we think of magic that way, the more we see the world the way Therese and Craig did, the more we will see and experience magic all around us.

So, the next time you head out into the world, take time to look into the hollow of the nearest tree. You might just find a magical fairy cottage waiting. Or maybe, even better, the twigs and moss to create a little magic yourself.

EASE THE HOMEBUYING HEADACHE

Buying a house, whether for the first time or the fifth time, is one of the most important and impactful financial decisions you can ever make. But for first-time buyers — especially young adults or those with young kids — it can be a scary and overwhelming experience. That's why it should always be a *family* affair.

Every generation in the family has something to contribute to the process. Parents of adult children likely have their own wisdom to share gleaned from past purchases. Adults in their twenties and thirties have exciting new ideas of what a home should be like, look like, and feel like. And even kids can feel like part of the process by learning more about what it means to actually buy — as opposed to simply move into — a home!

In this article, we'll be looking at ways to be smart and supportive through the whole process whenever you or a loved one begin the process of buying or changing homes.

THREE TIPS FOR FIRST-TIME HOMEBUYERS

You're only a first-time homebuyer once, and while it's an exciting experience, there can also be a steep learning curve! Here are some tips to keep in mind as you look for a home of your very own.

1. Set a budget—and stick with it. Especially if you have good credit, you're likely to be pre-approved for a bigger loan than will actually be reasonable with your budget. Figure out how much of your income you'd like to put toward housing each month, then trim it a little—that'll be the upper limit you shoot for.

A mortgage payment isn't just paying back a loan; it includes insurance, taxes, and other costs, often bundled together in an escrow account that gets added onto your monthly bill—and that's before utilities or maintenance! In fact, as a rule of thumb, you should plan on maintenance costs totaling about 1% of the purchase price each year.

2. Down payment decisions. While there are programs that can reduce or even eliminate the need for a sizable down payment, it's still a good idea to save up and pay down a chunk of change at the start. This will reduce your loan—and your monthly payment—and help you avoid having to pay mortgage insurance. As you're figuring out your budget, consider your current assets and how much you can realistically afford to put down as a down payment.

3. Consider fixed and flexible features. In house-buying, there are some things you *can* change about a place with home improvements or time, and things that are pretty permanent. You're unlikely to be able to change the size of your yard, but you can change its layout with landscaping. You can't change the bones of a house, but the interior can often be adjusted. If you find a place that's *almost* perfect, look at it through this lens to see if a few tweaks could make it just right for you.

DO's and DON'Ts FOR THE OLDER & WISER

It may have been years since your kids left the nest, but it's exciting to see them reach the milestone of buying their own home. It's natural to want to help and lend your own experience, but it's also easy to overstep. Here are a few "Do's and Don'ts" when it comes to supporting your kids as they buy their first home.

***DO** offer advice.*

Share some of the pitfalls you've heard about or learned the hard way. Give your perspective on whether buying a fixer-upper or a home with a longer commute is really worth it. All of it can be helpful, especially early on in the home-buying process. The key is to keep it at advice rather than a mandatory lecture that your kids come to expect every time they visit or call. Maybe volunteer your top suggestions or warnings and then take a step back. Let them follow up with you for more tips, but otherwise simply ask how things are going and leave it at that.

***DO** chat about finances.*

In the same vein, it's okay, and usually even a good idea, to talk with your kids about where they are financially as they embark on what will likely be the biggest purchase of their lives so far.

Helping them figure out the dollars and cents of what they can afford and providing perspective on how to keep from being "house poor" can be valuable information.

***DON'T** loan or give money casually.*

For parents in a position to help financially, offering a loan or gifting a chunk of money to help with a down payment or other costs can be a natural impulse. Be clear with your child about whether this is a loan or a gift, and keep in mind that there are different tax implications for each.

If it's a gift, putting aside money long before the purchase date could create some benefits. Also, understand that it is a gift and therefore can't come with controls over decisions with that home.

If it's a loan, make sure you draw up specific terms of repayment. Understand that, even if you want to lend at a low rate, an official loan must at least charge the Applicable Federal Rate, which is set by the IRS.

***DON'T** co-sign a mortgage without careful thought.*

If your child needs a mortgage but can't qualify for one — because their income isn't high enough or there are issues with their credit record — you may be tempted to help by offering to co-sign the mortgage. This means you are essentially acting as the guarantor of the loan by assuming responsibility for repayment if your child can no longer do so.

This option comes with significant risks. For instance, if your child misses their monthly payments, it could negatively impact your credit score. It could also subject you to property taxes and insurance costs.

Only agree to co-sign a mortgage if you are absolutely certain your child can make their monthly payments consistently and on time. You should also agree in advance on how to deal with any payment problems if they occur.

***DO** think about your other children when providing help to the one buying a home.*

If you have more than one child — or grandchild, if that's who you are helping — remember that any assistance you provide can affect the others, too. They may expect the exact same level of support once it's time for them to buy a home...or even resent *not* getting as much help as their sibling(s) did.

The ultimate takeaway: When helping someone buy a home, whether financially or emotionally, remember to keep all your relationships in mind!

WHAT ABOUT DOWNSIZING?

Moving to a new home isn't just a question for young adults. It's one for retirees, too — usually in the form of, "Is it time to downsize?" It's a loaded question, and there's no one-size-fits-all answer. However, there may be good reasons to consider downsizing if your personal situation demands it.

Health. Many people consider downsizing due to health concerns. Maybe there are too many stairs to climb. Maybe the yard is a little too big to continue to mow every week. If you ever consider downsizing due to your health, we recommend consulting your physician first. If health is your primary motivator, it may be wise to look at moving into a retirement community rather than merely a smaller house.

Location. Others will consider downsizing for geographic reasons. Maybe the grandchildren are being raised in a neighboring county, or you want to split your housing costs between a summer and winter home.

In this case, downsizing and moving to a different area can get you closer to your dreams and desires.

Cost. Another consideration for downsizing is the potential savings. Maybe you are paying more than necessary on your mortgage or maintenance. Or you just want to cash in on your equity. Whatever *your* reason, please let us know if we can ever help you crunch numbers, review options, and reach an informed decision!

NELSONCORP MEDIA APPEARANCES

Be sure to catch our weekly educational content featured locally on television, radio, and the newspaper. You can get this and more at www.nelsoncorp.com/blog.

On 4 Your Money, John Nelson talked about the high-level indicators that are showing positive signals in the economy. However, he pointed out there are some areas for concern that we are watching carefully. David Nelson was on another segment to discuss the impact of any Fed interest rate cuts. He explained that, historically speaking, the impact on mortgage rates depends on whether or not we are in a period of recession. David returned with a look at the bond market and how the Fed can impact the yield curve. Nate Kreinbrink broke down what an ETF (exchange traded fund) is made up of. He cautioned that because the number of ETFs is larger than the number of companies listed on the stock market, investors need to choose ETFs wisely.

4 Your Money airs on WHBF CBS Local 4 News at approximately 6:10pm.

This month on Financial Focus, Nate Kreinbrink and Mike Van Zuiden discussed the upcoming Medicare open enrollment period that opens October 15th and goes through December 7th. They brought up some different scenarios that could potentially take advantage of the open enrollment window. David Nelson sat down in the studio where he talked about diversifying and that swinging for the fence will, more often than not, not work out the way an investor hopes. Nate was back another week to give insight on life insurance and why it can sometimes be a useful tool to accomplish specific goals. He did point out that depending on what phase of life you're in, it may be more or less beneficial for individuals.

Financial Focus airs every Wednesday at 9:00 am on KROS FM 105.9 and AM 1340.

ON A PERSONAL NOTE...

DAVID NELSON

Sally and I have been keeping busy and having a lot of fun!

Ten of our thirteen grandkids are playing soccer this season – 2 new additions decided to give it a try - which means plenty of time cheering from the sidelines. We've also loved supporting Sophie in her volleyball games.

I had the honor of speaking at a large conference in Washington, D.C. The conference was very educational, and it was wonderful to see so many of the historic sights and landmarks while we were there.

Travel has been a big theme for us. Meeting with clients and enjoying time with family and friends. We especially value family time at our Minnesota lake house where fishing, boating, and all kinds of activities keep us on the go. We even made it to Indy to cheer on the Fever! Our life has been full of fun and family! Here's a picture of the entire family in MN.

EUGENE KRUEGER

The summer of 2025 was a lot of fun, sharing time with family and friends. Grandson George, with his brother Charlie as his caddie, won their club's Junior Golf Championship for the 2nd straight year.

Granddaughter Lydia is in her dorm room at Iowa State University as a freshman.

I hope that your autumn is a grand one and as the Midwest moves towards another winter, I'll look forward to seeing you in the spring.

Thank you for your business but more importantly, thank you for your friendship!

KEN NELSON

Cousins weekend at Nana and Papa's! It was the first cousin's weekend of I am sure many to come, and the girls had a blast together. There was never a dull moment. We went to the park for it seemed hours on end, we pulled them around the neighborhood in the wagon which was no easy task, and then several trips around the court on their scooters. Add to that cookie baking with Nana. As you would imagine that someone had to be the taste tester and of course Papa did his part by volunteering for the job! A great time was had by our beautiful granddaughters and we can't wait to do it again. Our grandson Cooper wasn't able to attend this cousins weekend, as he was home chilling with Mommy and Daddy! Hope all is well with everyone and enjoy the fall weather.

AMY CAVANAUGH

I hope you all enjoyed the summer as much as I did. Summer is my favorite time of the year with the warm weather and long days. We enjoyed time with friends and attended the JDC Golf Tournament. We also spent time with the grandchildren celebrating three of their birthdays over the summer. I also did some dog sitting and enjoyed my little yellow convertible.

We are looking forward to autumn and will be traveling to Italy in October to attend the wedding of our friend's daughter. I hope you enjoy the fall and find time for football games and foliage drives.

NATE KREINBRINK

Is it safe to say "Welcome to fall" as another year is flying right by. Everyone is settled into their school routines, with Braxtyn in 6th grade and Emerson a junior. Alijah is heading into the offseason at the golf course he works at in Ft. Wayne, IN., and is gearing up for the start of indoor lessons. On a rare day off before school started, we met him in Chicago and did a tour of the historic Wrigley Field. It was neat to get access to the dugouts, press box, field, and nearly everywhere in-between. It also just so happened to be on the same day as Cubs legend Ryne Sandberg's funeral, whom Alijah and I were fortunate enough to meet when he managed against the Clinton LumberKings nearly 15 years ago.

Until next time, enjoy the changing colors of fall and I wish you the very best.

JAMES NELSON

I hope everyone has had a great summer and is now enjoying the fall. Things have been busy at our house. We traveled to Washington DC right before school started. This was the first time our girls had been to our capital. The Smithsonian American History Museum and Mount Vernon were highlights. We had a great time and learned a lot. We also spent some time in Northern Minnesota this summer. We always enjoy being up north.

Once school started, the travel slowed, and the kids' activities picked up. I am coaching all three of their soccer teams this fall. Sophia is also playing volleyball right now. Hopefully we will have some decent fall weather so we can all enjoy the fall colors and cooler temperatures.

JOHN NELSON

Happy fall! The older two kids are back at school and loving it. Will has been busy with flag football and soccer. Isabelle is in dance and soccer and Charlotte is their #1 fan. I'm sure we will add visits to an apple orchard and pumpkin patch soon. I hope you enjoy the cooler weather and everything fall the Midwest has to offer. I hope to see you soon.

JAKE WOODCOCK

I hope everyone enjoyed their summer! We had a good time with the normal kids' activities and were able to get some projects done around the farm. Just before the kids went back to school, we took a trip out east to visit Acadia National Park. This was a big change for us after spending most of our traveling trips out West. The weather was pleasant, and the park was beautiful. We took a boat ride out in the bay and saw a bunch of seals, which was a first for us!

Shortly after vacation we had an open barn for the kids' friends and others to come out and spend the afternoon with our animals. Now that the kids have settled back into school, we are looking forward to enjoying some fall weather!

VAL HILL

It's been a great summer with plenty of fun and family time. We made a trip up to Minnesota to see my family and had a blast catching up and spending time together.

Along the way, we also squeezed in some sports fun — got to an Indiana Fever game and made it to Wrigley Field for a Cubs game on Ryne Sandberg Dedication Day, which was really cool to be part of.

Between the games, family gatherings, and time with friends, it's been a full and enjoyable summer. Here's a picture from the Cubs game.

JAMIE HUGUNIN

Hello everyone! I hope you have had a wonderful summer. It sure is busy season in my household. Miles started Kindergarten in August and he's loving it. Everett goes to 3-year-old preschool a couple of days a week and is doing great. It's always nice to hear about their days and the new friends they are making.

Miles and Everett are both in soccer and it's so much fun to watch. This is Everett's first soccer season and he seems to be enjoying it. Miles started Flag Football this year and sometimes I think the Kindergartners think it's tackle! Levi just turned 6 months and is "talking" away. He's such a smiley baby and loves watching and laughing at things his big brothers do. He's so very close to a full crawl and to that I say, look out big brothers!

Before school started we made it to the Great Wolf Lodge, which was such a cool place for kids their age. The boys absolutely loved it and are already asking to go back. We're hopeful to squeeze in some more fishing this fall along with some pumpkin patches. Hope to see you all soon!

MICHELLE EVERSOLL

My husband and I have had the best time soaking up every moment with our grandson, who's turning three soon. It's been a busy few months with parades, carnivals, Monster Jam, and plenty of time at the park. You name it, we did it! He's all about monster trucks and Spiderman right now. In fact, you never see him without a truck in his hand! Honestly, we just can't get enough of him.

I hope your summer was as fun and full of memories as ours!

MIKE STEIGERWALD

Hello everyone! Hopefully, you are all enjoying the end of summer and this recent surge of warm weather! My family had a very busy summer, heading all around the Midwest to visit family and take some weekend trips. Some of the highlights include heading to Minnesota for some fishing and family vacation, waterparks in the Wisconsin Dells, and exploring Milwaukee's Discovery Center and Children's Museum while visiting Aunt Emma.

Now that we turn to fall, it's time to root on our beloved Bears. Here is a picture of Willy, Joey, and Tommy getting ready to watch the first game of the year. Tough start to the year, but we are all excited that football is back! Hope to see you all soon!

ON A PERSONAL NOTE...

TRAVIS MOREHEAD

Fall already? The summer months always seem to go by far too quickly. I finished up the back end of the summer by going on a couple of trips. I visited Charleston, SC and it happily met my expectations. I was able to go to several museums, as well as just wander around downtown to view all the neatly preserved and restored architecture.

Outside of that, I have been geared up for my favorite part of the year for sports, which includes the beginning of college and pro football, and the WNBA and MLB playoffs. I'm also ready to enjoy the changing of the leaves and hopefully some wonderful crisp fall days. I hope everyone can get out and enjoy all the great festivities of the season! Go Hawks!

AMANDA SCHAVER

Hello, everyone! What a fun summer it has been! I ventured out and went on two road trips. One to Colorado for a friend's wedding and one to Minnesota for some relaxation! I also have been enjoying some beautiful weather out on the river. I am looking forward to a few days off this fall to take care of a few projects at home. Have a happy fall!

AUSTIN ECK

The weather is starting to cool, and fall is just around the corner, which means everyone but me is back in school. Lily is excited to begin 1st grade, Emma is officially in middle school, and my wife Christina is starting her second year as assistant principal at Lily's elementary school. It's been nice to settle back into our regular routine, though we'll definitely miss the pace of summer.

This is a photo from our recent trip to Minnesota, where we spent time with cousins and enjoyed the lake. Wishing everyone a wonderful fall season!

HANNAH VAN HYFTE

Hello everyone and welcome to fall – my favorite season! Jason and I celebrated our 20th wedding anniversary in August and decided to make Florida our annual vacation this year. We spent four days enjoying Disney World and spent some time just relaxing at our rental house. I love everything about Disney, especially the shows. And of course, me being me, I got lots of reading time in.

My son, Tyler, is in his senior year at Prince of Peace Catholic School and also taking college classes for his Associate's Degree Program through CCC. My daughter, Madison, is still living in Camanche with her boyfriend and their slew of animals. She continues to enjoy her job at L'Arche here in Clinton. I'm so proud of both my kids. I hope everyone is doing well and look forward to seeing you at upcoming events or in the office.

ISABEL HANSEN

Hi everyone! I hope you all had an amazing summer! I spent my summer with family and friends and went on as many weekend trips as I could. One of my favorite trips this summer was my trip in July to Myrtle Beach with my mom, Carsyn, and best friend Anabel. We stayed on the beach, shopped, swam in the ocean and rode in a helicopter! It was so much fun, and I am so glad I got to experience it with my favorite people.

Another fun part of my summer was that four of my best friends were in town all summer, so I got to spend a lot of time with them! I am hoping that the fall season brings as much happiness as summer did! I am looking forward to seeing you all in the office and at events coming up!

ANDY FERGURSON

Where did the summer go? I feel like we just got here and now I am planting mums and raking leaves. I do love the fall season though. The air turns a little cooler, the long hot days are gone, and we get the end of baseball and the beginning of football. My kids are running in every direction possible. It appears they get into more activities and a faster pace as they all get a little older while I feel like I need a slower pace and earlier bedtime. I am truly blessed though. Everyone is happy and healthy, we had a great summer, made memories and had quality time for the important stuff. This picture is from the zip lines in the Smoky Mountains.

MIKE VANZUIDEN

That summer sure went by quickly. Time truly does fly when you are having fun. Christy and I were blessed with a wonderful vacation to our favorite place, St. Pete Beach, Florida. We spent 10 days on the beach, soaking up the sun. The beauty of the beach, the warm sun, the sound of the waves and the beautiful sunsets made it a relaxing and reflective time. I hope that each of you found some time to relax and reflect this summer as well. It is a beautiful world we live in. Soon, the temperatures will be cooler and the trees will be changing. More beauty awaits us. Have an amazing fall season!

TABATHA WESTPHAL

Hi everyone! School has started, sports are in full swing, and we are just living our usual busy lives. It was weird this year to only be taking a picture of two kids going back to school, instead of the three it has been! However, she is off living the college life, so we are happy for her! I am looking forward to enjoying the next few months with family and friends before the busy season is upon us. Everyone have a great fall!

LEAVE US A GOOGLE REVIEW

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THIS MONTH'S FEATURED CHARITY IS REACH 848

Reach 848 is committed to supporting current National Guard and Reserve members through peer support and financial assistance for mental health services. They recognize the mental health issues faced by service members and the unique challenges that come with balancing military and civilian life, unpredictable schedules, deployment stress, insurance complications, and the difficulties of reintegration. Their goal is to remove barriers by offering confidential, stigma-free support.

They want to assure members that they never have to face their struggles alone.

Reach 848 connects members with mental health services and resources specifically tailored to support the mental and emotional well-being of current Guard and Reserve military members. They accomplish this by creating a community with peer support and community connection among those in the Guard and Reserves to get them the support needed to build a stronger, more balanced life.

For more information visit https://www.reach848.org/

JEANS FOR CHARITY

Every Friday, the team at NelsonCorp Wealth Management wears "Jeans for Charity". In exchange for getting to wear jeans to work, we each pay a $5 weekly fine. At the end of the month, the fines are donated to a charity. NelsonCorp will match the fines that are collected.

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