

NELSONCORPNEWS

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H A P P Y HOLIDAYS!

With the holiday season upon us, I expect most people are preoccupied with the various holidays and parties. But if you find a bit of quiet time, I'd encourage you to do a little personal year-end financial reflection.

This is a great way to determine exactly how your year went so you know what mistakes to avoid next year and which successes to replicate.

Here are some questions to think about:

- What were the best things that happened to me this year? What about the worst?
- Did I spend more than I should have or did I add to my savings?
- Did I take on any new debt this year?
- Did I pay my taxes on time, or did I have to apply for an extension?
- Have there been any changes in my life that could affect my will or insurance needs? (Think new kids/grandkids, illness concerns, new property or other possessions, etc.)
- Did I spend the year doing enough of what I wanted to do, or only the things I had to do?

After you have the answers, ask why those things happened and if there are any changes or decisions that need to be made for next year.

After you've done this, you'll have the beginnings of a plan in place for next year. A plan to make next year even better than this one. I hope you enjoy the holiday season and take the time to spend it with your loved ones.

David Nelson

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THINGS TO NOTE

NelsonCorp offices will be closed for the holidays on Wednesday, December 24th, Thursday, December 25th, and Thursday, January 1st.

Please support our annual food and toy drives by bringing nonperishable foods or new, unwrapped toys to our Clinton office before December 4th.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- Lyons Christmas Walk, Clinton, IA
- Christmas in LeClaire Weekend
- Visit Clinton www.clintoniowatourism.com
- Visit Quad Cities www.visitquadcities.com

NelsonCorp Nuggets

The 2026 Cost of Living Adjustment (COLA) for Social Security is 2.8%, which results in an average monthly benefit increase of about \$56 for retirees.

Source:
ssa.gov

75 MINUTES AT PEARL HARBOR

A lot can happen in 75 minutes.

It's enough time to settle in with loved ones for a classic like *The Nightmare Before Christmas*, bake a batch of cookies, or enjoy a peaceful, reflective walk through a snow-dusted park. These moments feel ordinary, comforting, and filled with life.

But 75 minutes can also change the course of history.

On December 7, 1941, in just 75 minutes, the surprise attack on Pearl Harbor claimed the lives of 2,403 service members and civilians and left 1,178 others injured.¹ Five battleships were permanently lost, including the **USS Arizona** and **USS Oklahoma**.²

In the span of 75 minutes, an ordinary Sunday morning became one of the most devastating and defining moments in American history.

These numbers are staggering, but to truly grasp their weight:

- The 2,403 lives lost could fill five Boeing 747s.
- The 1,178 injured would fill over 23 full school buses—an entire fleet of vehicles, all packed with individuals affected by a single, tragic event.

Each of these numbers tells a story: a father who wouldn't come home, a sister whose laughter would be missed, a best friend who left an unfillable void.

But even amid such loss, remarkable acts of resilience emerged.

In the years that followed, all but



three of the damaged ships returned to service, becoming symbols of determination. Millions of Americans stepped forward to defend their country, shaping a path to victory that changed the course of history.

Today, the memorials at Pearl Harbor stand as enduring reminders of the sacrifices made, the unity forged, and the strength that rises from adversity.

This Pearl Harbor Remembrance Day, we invite you to reflect on those 75 minutes that forever shaped our history. Consider how you might honor the lives lost and the bravery displayed—perhaps by dedicating 75 minutes to a cause that matters to you. Volunteer, share stories with loved ones, or take a moment of silence to remember those who made the ultimate sacrifice.

Every small act of remembrance helps carry forward the legacy of resilience and unity born from that day.

Thank you for reflecting with us. Together, let's turn remembrance into action, continuing to foster hope and connection for

future generations.

1 "U.S. Naval History and Heritage Command. Pearl Harbor Attack," 7 December 1941. U.S. Department of the Navy, <https://www.history.navy.mil/browse-by-topic/wars-conflicts-and-operations/world-war-ii/1941/pearl-harbor.html>

2 "Sunk But Not Forgotten: American Ships Lost During the Pearl Harbor Attack." Pearl Harbor Historic Sites, <https://pearlharbor.org/blog/sunk-not-forgotten-american-ships-sank-pearl-harbor-attack/>

FIND THE BEST LONG TERM WAY TO GIVE BACK

In my experience, the older we get, the more we realize how much there is to be thankful for.

This realization often prompts a desire to give back. To share our personal blessings with the world around us. That's why, for many people — especially those nearing or in retirement, although it's not exclusive to them — the idea of "charitable giving" is a particularly compelling goal. A goal that adds meaning to a person's life...because it enables them to help the lives of those around them.

But while the spirit of giving comes from the heart, that doesn't mean the head can't have its say. You see, just as there are specific motor vehicles for specific tasks — a sports car for speed, a truck for towing, a jeep for off-roading, a mini-van for families — there are specific kinds of **charitable vehicles**, too. Some vehicles are better for specific charitable goals than others. And some vehicles may make more sense for your personal finances. (Especially your taxes.)

If you are just now exploring the idea of charitable giving, or think you would like to in the future, it's important you know what your options are so that you choose the right one for you. But even if you are an experienced philanthropist, it's always a good idea to review whether *your* vehicle is still the right one for you.

With that in mind, here are four of the most common charitable giving vehicles on the lot, along with a quick overview of their pros and cons.

Vehicle #1: Donor Advised Funds. Also known as a *charita-*

ble gift fund, a DAF is a type of investment account specifically designed to enable people to support charitable organizations they care about. Through a DAF, you can contribute cash, equities, and even alternative assets like cryptocurrency or private stock. All contributions are tax deductible. In fact, you can potentially deduct up to 60% of your adjusted gross income when contributing cash.

Perhaps the biggest benefit to a Donor Advised Fund, however, is the flexibility it offers. With a DAF, there's no deadline for when you must donate the funds to charity. That means you have plenty of time to determine *which* organizations you want to donate to while still setting money aside in a tax-advantaged way. Another cool feature? Multiple people can contribute to the same DAF, allowing you to pool resources with family if you don't have the ability to make a particularly large donation on your own.

All that said, a DAF may not be the right option if you want to control exactly how your donations are used. At the end of the day, it's the *charity* that determines how the funds are used, although you can make suggestions. (That's why it's called a *Donor Advised* Fund, not a *Donor Controlled* Fund.) Furthermore, all donations made are irrevocable. You can't take any of the funds for your own use once donated.

Vehicle #2: Private Foundation. The term "private foundation" might sound like something only those on Forbes' annual billionaire's list would need, but pretty much anybody can set one up — provided they do it properly. A private foundation is a legal en-

tity created solely to contribute to charity. It's similar to a public charity, except that while a public charity can be supported through fundraising, a private foundation is funded by a single individual, family, or corporation.

There are two main advantages to setting up a private foundation. First, it gives the owner complete control over the funds inside the foundation. You determine the foundation's mission, how funds are invested, where donations go, and even how the charity should use the money. Second, a foundation can exist in perpetuity. That makes it the ultimate way to establish a legacy that lasts for generations.

The downside is that this is not a "set it and forget it" option. Establishing a private foundation requires approval by the IRS, not to mention strict annual reporting. You would also need to form a Board of Directors to oversee the fund's activities. At the end of the day, a private foundation isn't just something you start. It's something you *run*, which can be a tricky and time-consuming process.

Vehicle #3: Charitable Remainder Trust. What if you want to make a significant donation to a charity, but can't because doing so would have a negative impact on your cash flow? Enter the Charitable Remainder Trust, or CRT. With this vehicle, you contribute assets to a trust. The trust then makes yearly distributions *back* to you for a set number of years. After this period ends, all remaining assets pass to the charity — or charities — of your choice. By doing this, you ensure both an income stream for yourself *and* a legacy to whatever charities you support. (In some cases, this could even be your private foundation!)

It's important to note that establishing a CRT requires an attorney and may not come with the income tax benefits of other vehicles. Furthermore, a CRT is an *irrevocable* trust, meaning once it's set up, you can't change it later.

If you would like to know more about any of these, please let me know. I would be happy to discuss it with you!



THE MAN WITH THE GOLDEN ARM



One of my favorite things about the holidays is the color. Whether it's taking a stroll in my neighborhood or driving down main street, the world suddenly seems richer and brighter as I pass by all the houses, trees, and lampposts glittering red and gold.

But my favorite thing about the holidays is the spirit of giving that grows throughout the season. Whether it's people running food drives or just helping to rake their neighbor's leaves, there's a real feeling of warmth about this time of year, despite the falling temperatures.

While thinking recently about these loves of mine, I recalled a story I came across several years ago. While it's not a *holiday* story per-se, it perfectly fits the spirit of the season — and it's filled with red, gold, and giving. It's the story of the *Man with the Golden Arm*.

No, that's not the name of the next James Bond film. Nor is it the moniker of Major League Baseball's hottest new pitcher. The *Man with the Golden Arm* was something much better. In

fact, he was one of the greatest heroes you've never heard of. And though he sadly passed away earlier this year, his life will touch others for generations to come.

James Harrison was born just after Christmas in 1936, in New South Wales, Australia. He was not someone people would have recognized on the street. He didn't hold a thrilling, death-defying job. He was not a famous politician, sports star, or businessman. So why am I writing about him?

Because over the last sixty years, James saved the lives of 2.4 million people — most of them babies.¹

When James was just fourteen years old, he was forced to undergo major chest surgery. To keep him alive, doctors had to give him a massive blood transfusion. (Thirteen liters, to be precise, the equivalent of nearly 3.5 gallons of blood.)¹

After three months in the hospital, James left with a newfound appreciation for the miraculous substance coursing through his

veins. Even though he was just a teenager, James knew he owed his life to an anonymous blood donor. So, he made a vow to pay it forward. As soon as he turned eighteen, James began donating blood, despite a natural fear of needles. He continued to do so for several years...until doctors made a startling discovery.

James' red blood was full of gold.

Maybe not literally, but to those who were in dire need of it, it probably seemed that way. You see, James possessed an extremely rare form of blood. It contained "unusually strong and persistent antibodies"² against something called the D Rh group antigen.

From these antibodies, doctors were able to develop a special formula called "Anti D" that fights against Rh disease. This is a condition where a pregnant woman's blood attacks the unborn baby's blood cells. Untreated, it can cause brain damage or even death for the baby.

The Red Cross has estimated that approximately 17% of Australian women who become pregnant need Anti-D injections.³ Since Anti-D can only be made from donated plasma, every ounce of the life-saving stuff is priceless. In fact, before James, thousands of babies died each year from the condition. Countless more were born with brain damage. And that's not even to mention the number of women who suffered miscarriages.

So, when James learned what his blood could do, he knew exactly what *he* had to do: Give it away. As much as he could, as often

as he could. That's why, every two weeks for over sixty years, James went to the local Red Cross to donate plasma.

Every. Two. Weeks.

Think about that kind of commitment for a moment. Most of us give blood once or twice a year. After all, donating blood is a time-consuming process. It can be painful and scary, especially for those with a fear of needles. Sometimes, it can leave donors feeling physically depleted for hours or even days afterwards.

For James, who never stopped feeling uncomfortable around needles — he confessed that he couldn't bear to watch one go into his arm — committing to the ordeal every fortnight is, frankly, astonishing. As one Red Cross worker said, "It's unlikely we will ever have another blood donor willing to make this commitment."³ But James donated a total of 1,173 times. He only stopped once he turned 81, because Australian law prohibits giving blood after that age.²

The Red Cross believes that every batch of Anti-D ever made in Australia has come from James' blood. As a result, it's estimated his donations saved 2.4 million babies, and multiple mothers, too. (One of those being his own daughter, Tracey, who received Anti-D when she gave birth to her two children.)

And though James passed away in February, his selflessness will continue to perform miracles, as scientists are researching ways to use his blood to manufacture more antibodies. No wonder Australia called him "The Man With the Golden Arm."

The holiday season is magical because it's a time when we all think just a little more about how we can give back — to our friends, our families, and our communities. Thinking of James' story reminds me that giving comes in many forms. No, maybe we can't each save over 2.4 million people with our blood alone, but the *capacity* to give, and the *ability* to make the world around us a better place...that's something found inside each and every one of us.

So, as we celebrate the holidays, as we bask in the red-and-gold glow of the season, and as we give to those around us, let's remember that people like James Harrison exist...and that we all can be our own version of the *Man with the Golden Arm*.



1 "James's generosity put him in the Guinness Book of World Records," The Senior, <https://www.thesenior.com.au/story/5382599/jamess-generosity-put-him-in-the-guinness-book-of-world-records/>

2 "James Harrison (blood donor)," Wikipedia, [https://en.wikipedia.org/wiki/James_Harrison_\(blood_donor\)](https://en.wikipedia.org/wiki/James_Harrison_(blood_donor))

3 "Man with the Golden Arm Saved Millions of Australian Babies With His Blood," The New York Times, <https://www.nytimes.com/2018/05/14/world/australia/australian-blood-donor.html>

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, David Nelson explained the CAPE Shiller Index and that earnings in the last five years have accelerated a lot compared to 10 years ago. He cautioned that this is just one piece of the puzzle and additional data is used to draw conclusions. John Nelson looked at the job market data and the areas of softening seen in the last six months. John was on another segment discussing the potential of a market bubble, pointing out the similarities but also the differences that we're seeing now compared to the early 2000s. John returned another week illustrating the large jump in household and business checking accounts and what that may mean for the economy.



4 Your Money airs Tuesday mornings on FOX 18 News at 8am and on WHBF CBS Local 4 News at around 6:10pm.

This month on Financial Focus, Nate Kreinbrink went into detail about financial planning and being prepared as listeners transition into retirement, especially looking at expenses. Andy Ferguson joined Nate with a discussion about the tax brackets that were locked in and how that changes the planning that may have been done under the assumption that they were going to sunset. Andy also made sure to let listeners know that the IRS is going to 100% electronic payments for both refunds and amounts owed to the IRS. David Nelson was in studio and talked about the different sectors that are working right now. Mike Van Zuiden sat down with Nate to talk about the always changing Medicare world and the open enrollment window ending December 7th.



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

WHAT QUESTIONS SHOULD WE BE ASKING?

Nobody likes talking about money, even — or especially — when such conversations are kept “inside the house.” The topic of finance is often a taboo one, either because we’re afraid it might lead to arguments or because it’s easier to just sweep things under the rug and tell ourselves that we’ll deal with it later.

But having open and honest conversations about money — between partners and between generations — is one of the best and healthiest ways to ensure financial harmony in the home. It can reduce stress, confusion, and resentment. Most importantly, it can help families move significantly closer towards their financial goals. That’s because these conversations enable each member of the family to move in the same direction rather than opposing ones. It’s the financial equivalent to four-wheel drive!

QUESTIONS OLDER PARENTS SHOULD ASK THEIR ADULT CHILDREN

If you are getting older, the concept of leaving a legacy is probably something that has crossed your mind more than once. This is where estate planning comes in. But often, estate plans are made without consulting those who will be most impacted by them: Your children.

Whether it’s determining how you want to be cared for once you reach a certain age, what charities you want your money to go to, or even just who gets the family’s prized snow globe collection, it’s so important to involve your adult children in the estate planning process. And the best way to start is by asking

certain questions to find out what *they* want, what *they* need, what *they* are worried about, and what *they* need to know.

Of course, the questions that parents should ask will be different for each family, but here are some classic ones to get you started:

1. “Are you willing to be my executor?” Or, alternatively, “are you okay if someone else is?”

Choosing an executor is one of the most important estate planning decisions you can make, but it’s certainly not one to take lightly. That’s because being an executor is a big job — and a very detail-oriented one.

Many people select one of their kids to fill the role. Sometimes, this is the right choice...and sometimes, it isn’t.

And in some cases, *not* selecting your child — or choosing one but not the other — can lead to hurt feelings and resentment. For this reason, it’s important to talk with your children to discuss whether they *want* the role, whether they have *time* for the role, and whether they have the *skills* for the role.

Quick Tip: It’s rare, but sometimes multiple children want to serve as the executor. While you can appoint more than one person, you should be very cautious about doing so, as it can complicate rather than simplify the situation. A rule of thumb is to only appoint more than one executor if there is a logistical reason to do so. For instance, if no one person has the time to do it on their own. Or if you have family, property, and assets in two different areas of the country, requiring a separate

executor for each.

2. “What do you most want to keep after I’m gone?” Whether it’s a priceless family heirloom or a random object that has more sentimental value than monetary, you need to have a plan for who gets what after you pass away. That’s why it’s important to have a family meeting to discuss:

- Which specific items you intend to pass on.
- If there are specific items individual family members want...or items that nobody wants.
- When ownership will and should be passed on.
- If people can’t agree on who gets grandma’s precious stones or the family silverware, whether they prefer to sell it and divvy up the proceeds, or donate it to a museum or charity.

These are not always questions that can be answered in a single sitting. But by having discussions about them *now*, you will reduce

feelings of jealousy and spite later on — two emotions that kill the possibility of financial harmony in the home.

3. “Do you have any opinions about my long-term care?”

The topic of long-term care is a discussion *everyone* has to have with themselves eventually. But whether you live in your own home for the entirety of your life, move in with a child or other relative, or relocate to a retirement or assisted living facility, your long-term care decisions will affect your children, too.

Now, your own needs and wishes are obviously the priority when planning for your long-term care. But you should still find out how your family feels. What are they worried about? How will your various options affect them financially? What does each individual want to prioritize? Autonomy? Safety? Closeness? Comfort? This is an emotional topic, so it’s important for everyone to be open about their feelings — and to remember that those feelings all come from a place of love.



4. “Are you aware of what I want?” The previous questions all have something in common: They’re about finding out what your *children* think and feel. But equally important is what *you* think and feel as you grow older. The lifestyle you want to live, the activities you want to do; how you want to be seen, treated, and talked to...your emotions and preferences are as valid now as ever, and they deserve respect.

But it's easy to keep these thoughts and emotions to yourself — where they won't do anybody any good! In our experience, most families want to work with each other and accommodate one another, but it all depends on open and honest communication. So, as you have these conversations with your children, and as you solicit their feelings and desires, make sure that you always share yours, too.

QUESTIONS ADULTS SHOULD ASK THEIR AGING PARENTS

In all likelihood, your parents have spent decades planning, saving, investing, and building. That means their financial lives can be quite intricate, even complicated. Which means there's a lot for you to know to ensure they are taken care of... and that the legacies they've built last for generations to come. Here are some of the most important questions to ask them, grouped by category. (NOTE: You do not and should not ask these all at once, but as the need arises.)

1. Questions About Their Plans

The son who assumed he was going to get the family cabin after his parents passed, only to learn that his parents had decided to sell it, instead. The daughter who assumed her dad was completely set up for retirement and would be able to help pick up the kids from school...only to learn he had taken on too much risk, hadn't recovered from the last bear

market, and would have to work for another two years. Scenarios like these are all too common, which is why it's so crucial we *don't* make assumptions and, instead, have concrete discussions with our parents about their *plans*. Here are some the questions you should ask:

- When do you plan to retire?
- Where do you plan on spending most of your time?
- How do you plan on maintaining your standard of living? Will you rely mainly on Social Security or will you need to tap into your principal?
- What does your asset allocation look like? Do you have any concerns that you have too much risk OR that you may run out of money?
- Have you signed up for Medicare?
- Do you have a will, and is it up-to-date?
- Have you determined who will be the executor of your estate?
- What are your plans for the house?
- What steps have you taken to keep your estate out of probate?

2. Questions About Their Wishes

In some cases, your parents may not have specific *plans* for every aspect of their lives, financial and otherwise. But you can bet they have wants and wishes. These wishes may be anything from how they want to live to how they want to be treated to what will happen to the family name after they are gone. But often times, these wishes go unspoken and unexpressed...which just leads to frustration, miscommunication, and sometimes, decisions



between generations that are at odds with each other. To learn about those wants and wishes, try asking these questions:

- If I ever become concerned about your memory or your ability to take care of yourself, what's the best way for me to talk with you about it?
- Are you living the kind of retirement lifestyle you intended? If not, what can I do to help?
- Do you have any specific funeral or burial desires I should know about?

3. Questions About Locations and Contact Information

This last category is a no-brainer. If there's ever an emergency or an unexpected death in the family, the last thing you want is to spend your time trying to hunt down folders, keys, passwords, and phone numbers. Remember how your parents used to keep a list of emergency phone numbers on the fridge for the babysitter? This is like that — except the list is for *you*, and it should go far beyond just numbers.

Here are some of the questions you *need* to ask to ensure you know where your parents' important files, documents, and other important information is stored.

- Where is your will located?

- Where do you keep copies of your insurance policies and trust documents?
- Who has your medical power of attorney?
- Where is the key to your safety deposit box kept?
- Do you have any passwords I need to know about?
- Can I have the contact information for any attorneys or medical professionals you work with?
- What assets do you have and where are they kept?
- Who is your financial advisor? Can I meet them?
- Are there any files, folders, or safes with important documents that I don't know about?

These are not all easy questions to ask regardless of what side of the conversation you're sitting. But asking them now - before a crisis arises - can save a lot of time and heartache.

PROTECT YOURSELF FROM “SMART” SCAMS

Not too long ago, the father of a friend of mine received a call that shook him. His grandson's voice came through the line, panicked and urgent. He claimed he had been arrested and needed help immediately. He begged his grandfather not to call his mom. Voices in the background sounded like law enforcement, adding to the pressure. Concerned and wanting to protect his grandson, the grandfather hung up and was moments away from sending “bail money.” Thankfully, he reached out to his friend first, who convinced him to pause.

He didn't call his daughter—the boy's mother—until hours after the incident. This man is still sharp and active, which is what made this all the more shocking. That hesitation was exactly what the scammers were counting on. Scammers know that grandparents want to help their grandchildren. They take advantage of this fact, and far too often, it works. My friend's father escaped the scam; many others do not.

The truth is, scams are now part of everyday life. Most U.S. adults have been targeted by an online scam or fraud attempt. Older adults, in particular, are

often viewed as prime targets because Americans aged 55 and older hold most of the nation's wealth. And with roughly one in nine seniors diagnosed with Alzheimer's disease, that wealth has never been more vulnerable to exploitation.

So how do we protect ourselves—and our loved ones? It begins with understanding why scams work, how to spot the red flags, and how the right technology can help you stay ahead of increasingly sophisticated threats.

Why We're More Vulnerable to Scams Than Ever

Scams today are not the clumsy attempts most people remember from a decade ago. Modern scams are coordinated, sophisticated, and surprisingly personalized. As more of our lives move online—our shopping, banking, communication, and even medical records—our personal information becomes more accessible to criminals who know how to weaponize it.

With technology like artificial intelligence, deepfake audio, and social media scraping, scammers can now:

- Mimic the voice of a loved one
- Create emails and websites that look identical to legitimate companies
- Fabricate government documents
- Trick people into giving up personal, financial, and even biometric information

Above all, these scams are built to trigger emotion and use urgency to overcome thoughtful decision-making.

What to Watch Out For

Digital Payment Scams: These can come through as a text or email from a company claiming payment for something not actually purchased. It may include a phone number to call where an “agent” asks for bank account details to correct the error. After that funds can be taken.

Government Imposter Scams: These typically come as phone calls from someone posing as a government agent, such as the IRS, Medicare, or Social Security Administration. They may warn that benefits or refunds will be suspended unless the Social Security number is confirmed. This leads to identity theft.

Fake URLs and QR Codes: Again, these may come in text or email form and lead to legitimate looking website. It causes malware to be installed on the device that can hack into email, bank accounts, and more.

The important thing to realize is that scammers don't care what you know; it's all about how you feel. Even tech-savvy people can fall for a realistic message or a convincing voice that appears to

come from someone they trust.

Awareness is essential, but it must be paired with caution.

How to Recognize Red Flags Before It's Too Late

Even though today's scams are designed to mimic authentic communications, they often contain subtle signs that something isn't quite right. Being able to spot these red flags can prevent a costly mistake.

1. Scare Tactics Disguised as Security Alerts

Messages that claim your computer is infected, your accounts are suspended, or your Social Security number is “on hold” are almost always fraudulent. Real companies and government agencies do not communicate this way—and they especially don't demand immediate action.

Protect yourself by ignoring pop-ups, hang up suspicious calls, and verify concerns by contacting the organization through known methods (not the ones provided in the suspicious message).

2. Odd or Inconsistent Email Addresses

Scam emails frequently look convincing at first glance. But hovering over the sender's name often reveals an email address with misspellings, extra characters, or unfamiliar domains.

Protect yourself by checking the email address and if it doesn't match the organization's official domain exactly, delete the message and block the sender. Never click on links or



attachments if you are suspicious of the sender.

3. Poor Grammar, Typos, or Unnatural Language

Many fraudulent messages include unusual phrasing or formatting issues. Examples include strange greetings, overly formal phrases, or vague statements like "Your account will be terminated unless you verify now."

Protect yourself by listening to your gut and deleting the message.

4. Unsolicited Requests for Personal Information

No legitimate company asks for Social Security numbers, bank login information, or passwords via email, text, or phone call without you initiating contact.

Protect yourself by not entering personal information while on public Wi-Fi (which are more susceptible to being hacked), and always validate suspicious requests by contacting the company directly through known methods.

5. Urgent Messages from Supposed Law Enforcement

Scammers may threaten fines or arrest for missed jury duty, unpaid tickets, or toll violations and often demand payment through gift cards, wire transfers, or digital wallets.

Protect yourself by hanging up or deleting the message. Real law enforcement does not demand payment over the phone.

6. Suspicious Friend Requests or Messages on Social Media

Scammers frequently impersonate family members, old classmates, or even potential romantic interests. Their goal: build trust, then exploit it.

Protect yourself by declining unfamiliar friend requests and verify the identity of anyone you're not sure about through other ways. Never send money or give out personal information over social media.

7. Unknown Numbers and Caller ID Spoofing

Sophisticated scammers can make their number appear local—or even mimic a number you recognize. Some remain silent on the line to capture voice samples. Something as simple as saying "yes" can be misused.

Protect yourself by not answering calls from unknown numbers. If you do answer and hear a long pause, hang up immediately. Never provide information unless you are certain of who is calling. Use the recorded voicemail greeting instead of recording your own, especially one using your name, to prevent them from capturing your voice.

Stay Ahead of Scammers

As scams become harder to detect, there are products that can help ward off potential threats. However, they do come with a price tag. If you decide you want extra protection, weigh the different options out there. It's important to note that they are not designed to replace your instincts, they're there to back you up.

Many people feel confident they can recognize scams. But with AI tools that can mimic voices, replicate writing styles, and generate realistic messages, it's no longer a question of if you'll be targeted—but when. Nearly three-quarters of U.S. adults have already experienced some form of online scam or cyberattack.

In today's connected world, caution isn't paranoia—it's smart protection.

THIS MONTH'S FEATURED CHARITY IS LIVING PEACE 365



Living Peace 365 is a partnership of local organizations working together to promote peace in our community. Members include the Clinton Peace Coalition, MLK Jr. Celebration Team, The Discovery Center, Sisters of St. Francis, local First Responders, Clinton Community College, YWCA of Clinton, Clinton Community School District, Clinton Public Library, Unitarian Universalist Fellowship, Clinton LumberKings, PFLAG-Clinton River Cities, and others.

The group provides monthly, free, family-friendly events focused on unity, learning, and community connection. Signature annual events include Stop the Hate/Show the Love Walk in September, and MLK Jr. Celebration, with the 37th annual event coming up Sunday, January 18, 2026, at Clinton Community College

Living Peace 365 also launched the MLK Jr. Reading Series in 2024. Past activities include Juneteenth celebrations, Painting for Peace, Hoops in the Park, peace sign displays, Spring wreath-making, Junior Police Academy, Thanksgiving food basket donations, community meal projects, and blood drive with the CCC Nursing Club.

To donate, make checks payable to YWCA with Living Peace 365 in the memo line and mail to:

Clinton Community College
ATTN: Mardell Mommsen Flippen
1000 Lincoln Blvd
Clinton, IA 52732

JEANS FOR CHARITY

Every Friday, the team at NelsonCorp 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.



NelsonCorp

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