

NELSONCORP NEWS

MAY
2026

MARKET RECAP

Q1 tested the markets—here's what shaped the quarter and what to know moving forward. p6

STRATEGIC SAVING

Maximize financial security and enjoyment in retirement using specific saving strategies. p10

FEATURED CHARITY OF THE MONTH

NelsonCorp's Charity of the Month is God's Will Giving Center. p9



YOUR NELSONCORP TEAM



DAVID NELSON



EUGENE KRUEGER



VALERIE HILL



AMY CAVANAUGH



KENNETH NELSON



JACOB WOODCOCK



NATE KREINBRINK



JAMES NELSON



JOHN NELSON



ANDY FERGURSON



JAMIE HUGUNIN



MICHELLE EVERSOLL



AUSTIN ECK



TRAVIS MOREHEAD



MIKE VANZUIDEN



AMANDA SCHAVER



TABATHA WESTPHAL



MIKE STEIGERWALD



HANNAH VAN HYFTE



ISABEL HANSEN



MICHELLE GOODWIN



KAELYN GOODSMAN



HAPPY MOTHER'S DAY

Some firsts, you never forget. Your first car. Your first love. Your first big job. Each one feels exciting, overwhelming, and unforgettable.

Mothers go through so many firsts. Funny firsts and happy firsts; scary firsts and sad. And by doing so, they ensure that we get to experience all the firsts in our lives. Every first smile, every first word, every first brave step forward...they all happen because of someone cheering quietly in the background, holding out their hand, and offering unconditional love and encouragement.

Because our mothers make it possible.

Motherhood rarely asks for recognition, yet it deserves so much of it. The unseen work, the constant care, and the unwavering belief in others is what gives families strength and confidence to move forward, even through uncertain seasons.

This Mother's Day, we honor all the mothers, grandmothers, and guiding hearts who make life's sweetest firsts a reality. Thank you for your patience, your sacrifices, and your endless capacity to love and to lift others. Today, we celebrate you and the beautiful, powerful role you play in shaping lives, one first at a time.

Wishing you a joyful, love-filled, and well-deserved Mother's Day!

David Nelson

CONTENTS

- 04 **Things to Note**
Important reminders and announcements
- 04 **Support our Community**
Check out what's happening in the area
- 04 **Family Conversations**
Discussions to determine your family's financial priorities and help all family members be prepared
- 05 **Missing in Action**
The story of a retired lieutenant colonel who helped bring thousands of MIA soldiers home
- 06 **Market Recap**
A look at how the markets performed in the first quarter, why, and what lessons we can learn from it all
- 07 **NelsonCorp Media Appearances**
An overview of the topics covered this month
- 08 **Lessons from the Winter Olympics**
Financial lessons we can take from the Winter Olympics as taught by some of the Games' most inspiring athletes
- 09 **Featured Charity of the Month**
NelsonCorp's Charity of the Month supports God's Will Giving Center
- 10 **Strategic Saving**
Ways of taking a more intentional, goal-based approach to saving
- 11 **The Best Times to Buy and Travel**
Stretch your savings further by timing major purchases and international travel
- 11 **Early-Year Charities of the Month**
Highlighting the charities NelsonCorp has supported so far this year

THINGS TO NOTE

NelsonCorp is happy to announce the addition of two members to our Client Services team.

Michelle Goodwin is a graduate of St. Ambrose University with a degree in Marketing and has an impressive 19-year background—most recently as the Brand Engagement Manager at IMEG Consultants Corp. She brings a high level of professionalism and exceptional customer service to our team. Michelle and her husband, Larry, are busy parents of three.

Kaelyn Goodsman graduated from Prince of Peace High School in 2022. After graduating, she continued her education at Kirkwood Community College. She has a collaborative spirit and dedication to client care. She enjoys spending time with family and friends, boating, traveling, and shopping. She has four younger brothers and is the daughter of Tony and Liana Lashelle and Kyle Goodsman.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- Lyons Art & Wine Walk, Clinton IA
- Putnam Palooza '26 Davenport, IA

FAMILY CONVERSATIONS

As a financial advisor, one of the most rewarding aspects of my job has nothing to do with the stock market, taxes, or retirement. It's helping families achieve what I call "financial harmony in the home" by getting everyone on the same page, setting joint goals, and sharing plans, feelings, and important information with each other.

There are many types of conversations families can have with each other to achieve this. Two of the most important center on family financial preparedness and family financial priorities.

Family Financial Preparedness

When your children were younger, did you ever discuss what they should do in the event of an emergency? Where to go, what numbers to call, etc.? Family financial preparedness is a similar idea. It involves having a family meeting to discuss your plans and intentions for your money should any of the following situations happen:

- Unexpected death
- Disability
- Long-term illness or hospital stay
- Financial catastrophes (like losing a job, a house, major stock market volatility, an economic depression, etc.)

Having this type of a conversation isn't necessarily *fun*, but you will be amazed at the peace of mind it brings. Not just for you, but for everyone! It ensures that everyone knows exactly what to do, what is expected of them, and where things are should the unexpected happen. It's the best way to ensure that *everyone* remains on track to their financial goals no matter what obstacles life throws in the way. The best



way to ensure the continued health and durability of your overall financial plan.

Family Financial Priorities

This conversation can also include some serious subjects, but just as often, it involves fun topics, too! In this type of conversation, loved ones — not just parents and children, but adult siblings, cousins, and nieces and nephews, too — get together to discuss what matters most to them as a family *and* what they most want to accomplish *together*. For example:

- Helping ensure every family member is free of debt
- Ensuring every family member is healthy and is getting the care they need
- Planning family trips and reunions, including destinations, activities, budgets, responsibilities, etc.
- Planning for the purchase of family property, like a family cabin, vacation home, or beach house...and sometimes, a family motorhome, boat, or even plane!

With this type of conversation, the entire family is determining how they can split costs, allocate responsibilities, and set joint saving goals so that everyone can experience greater adventures and recreation opportuni-

ties together.

The Problem

The difficult thing about these conversations, however, is that while it's easy to see why they make sense, it's not always easy to get *started*. So, if you would like any help with your own family financial preparedness or family financial priorities — what to plan for, how to keep things organized, etc. — or if you would even like to have me present for this discussion, I would be happy to do whatever I can. I'm also happy to chat with any family members who need any help with their own financial goals and plans, as sometimes individuals need to figure those out first before thinking about the "bigger picture" of the entire family.

With that in mind, if there any loved ones that you would ever like me to talk to or communicate with, please feel free to give them my contact information.

And if there's anything I can do to facilitate *your* family conversations, let me know.

As your financial advisor, it's my job to ensure you are always confident and excited about your financial future...and that includes your family's as well. Please let me know if there is ever anything I can do to help.

MISSING IN ACTION

In 1968, Lieutenant Johnie Webb was a logistics officer in the United States Army. His job was to run supply convoys from base to base along the Cambodian border in Vietnam. It was a dangerous assignment. The roads were rough and narrow, surrounded by jungle. And the huge 5,000-gallon tankers he oversaw were an enormous target for ambushes and booby traps.

For that reason, he taught the soldiers under his command exactly what to do if they ever hit a mine or were struck by a grenade: *Get off the road*. Even if their vehicle was on fire, they must do everything in their power to get out of the way so the trucks behind wouldn't become trapped.

"If you block the road," Johnie would tell them, "then we're all done."

Then, one day, it happened: A rocket-propelled grenade hit the cab of one of Webb's trucks. Despite the flames and the heat, despite the fact he had been severely burned, the driver did not try to escape. Instead, he did what he'd been trained to do: Pulled off the road so the rest of the convoy could go by. It was the last thing that soldier ever did.

"He didn't survive," Johnie later recounted. "But he saved the rest of us."

Johnie never forgot that incredible example of supreme sacrifice. It was something he probably saw dozens of times during his years of service.

But he also saw something else. Many of the soldiers who gave their lives so that others could keep theirs — they never

came home. Their bodies went unrecovered, lost. There was nothing for their families to bury. In many cases, there was never even confirmation that their loved ones were dead.

By the time the Vietnam War ended, there were 2,583 soldiers listed as Missing in Action (MIA). No one knew for sure how many of those were dead or how many were still alive. For the families, it was a double tragedy, because it brought not just loss, but unanswerable questions.

What happened to my husband?
Where is my son?
Is my father still alive?

Nobody knew. So, finally, in 1975, the Army asked Johnie Webb to find the answers. Not because he was an expert, but because he had logistical experience...and because he once took a course on graves registration.

It was a dangerous assignment. It required going into former combat zones and disputed territories. It required dealing with hostile governments, even combing unmapped jungles. Hardest of all, it required talking with grieving family members. Family members who expected — and deserved — answers. Even when there were no easy answers to give.

But Johnie remembered that soldier who pulled his truck to the side of the road. He remembered all the others, too. Of course he said yes.

For the next forty years, Johnie Webb became the leading figure in the government's efforts to find tens of thousands of American MIAs. Not just in Vietnam, but in Korea — 8,100 MIA — and across the worldwide battlefields of World War II, where over *seventy*

thousand Americans are still considered missing. He traveled from Papua New Guinea to North Korea, from Laos and Vietnam to Europe. He hired, trained, and coordinated hundreds of forensic scientists, historians, genealogists, excavators and anthropologists. It was detective work on a massive scale, but always behind the scenes and with few rewards to look forward to. Except the most important reward of all:

To finally be able to give a family answers...and maybe, just maybe, some small measure of peace.

For instance, take the case of one father who waited for decades to know what happened to his son. He and Johnie would check in periodically, the father increasingly becoming frustrated as time went by. Said Johnie: "He would say to me, 'Johnie, I gave my son to the Army. I want my son back.'"

So, Johnie kept working. Until finally, many years later, he finally recovered the son's body and returned him home for burial with full military honors. After a few weeks, a brown envelope appeared on his desk. Inside was a POW/MIA bracelet...and a note from the father.

"Johnie," it said, "I just want to thank you for all you've done for us over the years and let you know what it really meant to me to get my son back."

Johnie Web retired in 2023 at the age of 77. But ever since I came across his story, I've thought about him and his mission every Memorial Day. As you know, this is a day for commemorating the men and women who gave their lives in service of our country. It is a day of mixed emotions. Solemnity, sadness, anger, pride, confusion, hope. It's also as important a day as we have in this country. Because it is a day for reminding ourselves of what we are and what we have ...and who we have to thank for it all.

But it is also, I think, a day for remembering the living. The living families whose loved ones still have the letters M-I-A next to their names. The families whose sacrifices are never-ending. And the living, too, who work so hard and for so long to remove those letters. To find answers. To return loved ones to their families.

Because of them — because of people like Johnie Webb — thousands of our best and bravest have finally come home. And that, to me, is one more thing to be thankful for.



MARKET RECAP



Whenever we look at history — and the first quarter is now exactly that — the temptation is always to simply recount what happened and leave it at that. It's why many people could tell you "Magna Carta was signed in 1215" or "Columbus sailed the ocean blue in 1492," but they couldn't actually tell you *why* it happened...or why it matters now.

The same temptation exists in the financial services industry. Nearly every institution in the country is releasing their own "Q1 market recap." Most recaps will start like this: In Q1, the S&P 500 finished down 4.6% for the quarter. The Dow slid 3.6%, while the Nasdaq fell 7.1%.

Many will go deeper, of course. They will say that those numbers *would* have been lower were it not for a strong rally on the very last day of the quarter. (The Dow rose 2.4% on March 31st, while the S&P 500 and Nasdaq jumped 2.9% and 3.8% respectively.)

Some recaps will provide historical context for those numbers. They will say that these were all the biggest one-day gains the market has seen since May of 2025...but that the S&P and the Dow still had their worst quarter since 2022. In fact, the Dow and Nasdaq both briefly fell into "correction" territory, meaning a drop of 10% or more

from a recent peak.

Good recaps will tell you the "why" behind these numbers. They'll tell you that for the first two months of the quarter, the markets were down only slightly, stuck in a "one step forward, one step back" type of cycle. There were three main reasons for this: Concerns about overspending on AI, private credit, and doldrums in the labor market.

A good recap should also tell you why these topics matter. For the last few years, enthusiasm over artificial intelligence has been the single biggest propellant for the markets. More specifically, it has driven some of the largest tech companies — think Alphabet (Google), Amazon, NVIDIA, and Tesla, among others — to historically high valuations, which has helped to lift the overall market. But the companies behind the AI boom are also spending incredible amounts of money, and most are not yet profitable. As the year began, investors began to show concern that it might be years before these companies make money, which led many to cut back on their investments.

At the same time, investors all began to worry about the *impact* of AI. If artificial intelligence is truly all it's made out to be, it could have several unintended consequences. For example,

many AI tools can generate code, and thus, software, at a dramatically faster rate compared to traditional methods. That leads to the question: Why would anyone need to hire or work with a traditional software company in the future when they can just use AI?

Now, it's still an open question whether AI truly *can* replace most software companies, but the fear is there...which caused investors to move away from some of those companies, bringing *their* stock prices down, too. But some investors *can't*, which brings us to private credit.

Private credit is essentially "non-bank" lending. The private credit market, which has grown substantially in recent years, allows both institutions and individual investors to loan money to companies the way a bank normally would. Now, many private credit funds have given loans to those same traditional software companies I mentioned earlier. Due to the fear that those companies might be going the way of the dinosaur, some investors have tried to withdraw their money. And since many of those funds have themselves received loans from banks, all this volatility has extended into the financial sector, whose performance was also a drag on the markets last quarter.

Finally, we have the issue of what AI means for jobs. Many in the tech industry claim that AI will eventually be able to do most of the white-collar jobs that exist today. Whether that's true or not is a topic for another day, but there's no doubt that some companies already believe it. In Q1 alone, some of the biggest businesses in the world replaced thousands of workers with AI, including Dow Chemical, HP, Oracle, and Amazon. That's bad

news for the labor market, which was already feeling the effects of slower economic growth. In February, for example, hiring fell to its lowest level in six years — when the pandemic was raging.

All this takes us through the first months of the quarter. But here is where all those market recaps have to pivot to something nobody had prepared for. The single biggest reason why the markets ended the quarter in the red.

I'm talking, of course, about the war with Iran.

The conflict, and the resulting surge in oil prices, has renewed fears on Wall Street about elevated global inflation and higher interest rates. Typically, geopolitical events have a short-lived effect on the markets. But sometimes, conflicts can lead to economic disruption. When that happens, investors must contend with major uncertainty...and uncertainty means volatility.

And there is your Q1 Market Recap. You know what happened, why it mattered, and what the effects were. But while *most* recaps will end there, this one will not. Because to me, the real point of looking back at history, whether ancient or recent, isn't just to recap what happened. It's not even to figure out why it happened.

It's to determine what lessons we can draw from it.

A few paragraphs up, I said nobody on Wall Street had prepared for a war in Iran. When the quarter began, it just wasn't something on most investors' list of things to worry about. With that in mind, I've been thinking a lot about the word "preparation" lately. It's a strong-sounding word, isn't it? To me, it's a

word that suggests maturity. Vigilance. Even wisdom. Throughout history, I doubt you'd find many people with bad things to say about preparation.

But what can we actually prepare for?

There are certainties in life we *know* to prepare for. We know the sun will rise each day, so we prepare for tomorrow by laying out our clothes ahead of time. We know we will need to eat next week, so we do meal planning and buy the necessary ingredients in advance.

Of course, there's plenty we can't really prepare for. Nobody knows ahead of time when they will run over a nail and get a flat tire. Nobody knows ahead of time if this is the year the earthquake hits or the old tree finally topples over and lands on our garage. Nobody ever wakes up in the morning knowing that today's the day they meet the person they will eventually marry. We simply can't predict when these events will occur.

But we *can* prepare for *possibilities*. The possibility of getting into a car accident...which is why we wear our seatbelt each time we drive. The possibility of a natural disaster...which is why we buy insurance on our homes or ensure we have emergency food and funds. The possibility of meeting someone special...which is why we strive to look good, act well-mannered, and always put our best foot forward.

As investors, there are certain things that are difficult to prepare for. While we know conflicts *can* happen, they are still capable of catching the markets completely by surprise. We know that an industry that propels the market forward can suddenly be the same one that drags it down, but we can rarely predict which and almost never predict when.

Many investors like to think they

can predict events, or at least how the markets will react to them. Others spend a good deal of energy — and often, money — overreacting to everything they couldn't predict. We are certainly starting to see that kind of behavior pick up again, just as we do in any volatile quarter. Which brings me to the single most important lesson of Q1:

The reason financial planning matters is because we can predict almost nothing; therefore, we cannot prepare for everything. But financial planning is about preparing for what we *do* know. And the more we do that, the less short-term surprises can affect our long-term progress to the things you care about most. We don't know what will cause the next bout of market volatility, *but we do know market volatility is inevitable*. So, we can prepare for it by ensuring we stay well-diversified and mentally disciplined. We don't know when some unexpected life events will happen, *but we do know about the life events you WANT to happen*. (Like retirement!) We can prepare for them by ensuring your investments, savings, and spending are all aligned with those events in mind. We don't know what the markets will do tomorrow, the government next month, or the economy next quarter. But we do know what your taxes will probably look like, and how much your family will need for college, or when it's time to take Social Security... and that knowledge is far more powerful.

While Q1 was ultimately "down" for the markets, it served as an important reminder that while the future will always serve us surprises we cannot predict, it will rarely catch us unprepared. And when the future becomes the past, as all futures must inevitably do, we can look back... and in doing so, become even more prepared still.

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.

This month on 4 Your Money, David Nelson explained how expectations for interest rates have flipped quickly as markets adjust to changing inflation pressures, underscoring the importance of having a plan before conditions change. James Nelson broke down where recent stock market returns have truly come from—highlighting a transition away from multiple expansion toward more sustainable drivers like earnings growth and dividends. David returned to explain how the bond market is interpreting global uncertainty, noting that despite near-term inflation concerns, long-term confidence in the Fed remains intact—a generally positive signal for both bonds and stocks.

On Financial Focus, David Nelson discussed navigating a volatile start to the year by emphasizing diversification, defensive positioning, and long-term discipline amid market uncertainty. Nate Kreinbrink and Mike Steigerwald focused on the final stretch of tax season, reminding listeners about filing extensions, reviewing withholding, and making proactive changes early in the year to improve future outcomes. Andy Ferguson joined Nate to mark the tax deadline, covering last minute considerations, extensions, and the importance of post filing planning. Mike and Andy then shifted attention to what comes after tax season—planning ahead, responding promptly to IRS correspondence, and avoiding common mistakes.



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



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

LESSONS FROM THE WINTER OLYMPICS

Every four years, the world tunes in for the Winter Olympics, where some of the most memorable sporting moments in history have occurred. The "Miracle on Ice" in 1980, when an amateur U.S. hockey team defied the odds to beat the Soviet Union. The Jamaican bobsledders of 1988. Shaun White's spectacular twists and flips on a snowboard in 2010. The list goes on.

The Winter Games are a showcase of some of the world's greatest athletes, all demonstrating breathtaking skill and death-defying speed. But there's something else that happens every four years. Something that occurs between the medal ceremonies and new records.

Crashes.

Skiers miss a turn and tumble down mountain slopes. Speed skaters collide and skid across the ice. Figure skaters slip and lose their balance as the crowd gasps and groans. In real time, we watch as people crash and fall...taking their dreams down with them. It's as inevitable as it is frightful and regrettable. But it's also, I think, the aspect of the Olympics that we can most learn from and be inspired by. Not the crash itself, of course...but what happens after.

While watching the Winter

Olympics this year, I realized that it's in those moments where we can learn something about how to truly "go for the gold" when it comes to our own goals.

1. SUCCESS ISN'T ABOUT GETTING IT RIGHT THE FIRST TIME. IT'S ABOUT GETTING IT RIGHT OVER TIME.

At the 1988 Olympics, speedskater Dan Jansen's path to a gold medal seemed a formality. But then, on the day of his race in the 500 meters, he received the worst possible news: His sister had died.

It's no surprise, then, that Jansen fell on the very first turn. He didn't win the gold. In fact, he didn't even medal. Another fall occurred in a different event a few days later.

If this was a Hollywood movie, Jansen would have come back in '92 and won. He didn't.

Finally, in 1994, aged twenty-nine and certainly in his final Olympics, Jansen was able to stand on the podium with a gold medal around his neck...for the 1,000-meter event, the race nobody expected him to win. In his arms was his daughter, Jane, whom he named after his sister.

When we think about our financial goals, we always picture the end when the deed is done and

victory accomplished. What we don't often picture is the road to that goal. The false starts.

Dead ends. And yes, falls along the way. We could delay getting started. Make a bad investment. Lose our job. Our personal life might fall apart. Sometimes, we may end up going for the wrong goal and only arrive at the one that will truly make us happy much later in life. But the lesson from Dan Jansen and other athletes is that *it's okay*. Success does not have to be immediate; the road does not have to be straight. So long as we keep showing up to the starting line every time, we will keep learning, improving, and growing. Achieving the goal itself is just a matter of time.

2. SOMETIMES, OUR FALLS ARE NOT AS BAD AS THEY SEEM.

Crashes, while not as common in finance as they are on the slopes, can occur. It could be a stock market crash. It could be an unexpected event that forces us to empty our savings account or go into debt. It could be a financial decision that blows up in our face. Whenever this happens, it's easy to imagine that our present situation is actually *ever-present*. That the stock market will *always* be bad, that we will *never* get out of the red, that *all* our decisions go awry. That what is merely temporary is in fact permanent.

When this happens, it's useful to remember the example of a remarkable Austrian skier named Hermann Maier. At the 1998 Olympics in Nagano, Japan, Maier was set to contend in several different events. But at his first event, tragedy struck. While competing in the downhill event, Maier flew right off the course, landed on his head, somersaulted several times, and crashed through two layers of safety netting. It was, in a word,

horrific.

That's how it looked, anyway. Incredibly, Maier was not only able to get up and walk away, but he also took gold in both the Super-G and Giant slalom events!

The lesson: crashes and falls are not always as bad as they seem. Nor are they always permanent. Markets recover and go on to new heights. Savings accounts can be refilled; credit can be rebuilt. Most importantly, even a bad financial decision can end up being a net positive. That's because...

3. EVERY SETBACK IS AN OPPORTUNITY TO LEARN.

In 2018, figure skater Nathan Chen was on top of the world. He was a superstar in the skating community, awing fans and competitors alike with his skill at quadruple jumps. When the Olympics began in South Korea, Chen was the sure favorite to win gold.

Yet on his first jump, he fell.

In fact, he made mistakes or lost his balance on *every single jump* in his routine, finishing fifth. As he later described it, "[The] pressure really got to me. I felt as though this was my one and only chance. I felt such an urgency to be able to maximize this opportunity. I tended to gravitate towards things that I couldn't control. The mistakes I made. I would gravitate towards anything I could have done better and sort of framed my mentality around that."

Fast forward to 2022...to Nathan Chen standing on the winners podium, a gold medal around his neck. To Chen at a press conference, afterwards, where he was asked, "If he shook some demons from his Olympic past."



"Rather than it being a demon," he replied, "I think it was a helpful learning experience."

Chen had spent the four years between Olympics reflecting rather than self-criticizing. He realized he needed to reframe his thinking and change his relationship with competition. That he needed to enjoy the entire Olympic experience rather than worry solely about the result.

He learned from his mistakes, got up, and got better.

We can do this with our finances, too. After we make a bad investment, choose the wrong financial professional to work with, or make a mistake with our taxes. After life throws a challenge at us that we didn't expect or prepare for. We can treat those setbacks for what they are: Opportunities to learn. To become better investors. To enhance our knowledge and expertise. As Chen put it:

"We're all more resilient than we give ourselves credit for. You have to say, 'Once you've become adapted to this new challenge, then you can handle any challenge of this same capacity again. [Think]: As I get through this, as I learn how to deal with this, if it ever happens again, I'm not going to be phased at all."

4. THE GREATEST ACHIEVEMENT OF ALL IS MAKING THE DECISION TO TRY.

As a financial advisor, I've helped so many people work towards so many different types of goals. And as rewarding as it is to see one of my clients retire early, or succeed with their business, or finally take that trip they've always wanted to take, what really inspires me is seeing the start of a client's journey. When they dare to dream, when they have courage enough to try. Even if the path forward is new, scary, and filled with uncertainty. Which brings me to the final

story. One you've probably heard about, as it happened very recently.

The 2026 Winter Olympics were supposed to be the capper to Lindsey Vonn's comeback story. After being racked with injuries for much of her career, Vonn retired in 2019. But in 2024, she decided to make one final attempt for one final Olympic medal.

Then, just before the Games started, she tore a ligament in her knee. Despite this, Vonn decided she would still compete. So, when the first day of the downhill event began, Vonn was there at the starting line.

I'll let her describe what happened next:

"Yesterday, my Olympic dream did not finish the way I dreamt it would. It wasn't a story book ending or a fairy tale, it was just life. I dared to dream and had worked so hard to achieve it. Because in Downhill ski racing the difference between a strategic line and a catastrophic injury can be as small as 5 inches. I was simply 5 inches too tight on my line when my right arm hooked inside of the gate, twisting me and resulted in my crash.

While yesterday did not end the way I had hoped, I have no regrets. Knowing I stood there having a chance to win was a victory in and of itself. We take risks in life. We dream. We love. We jump. And sometimes, we fall. Sometimes our hearts are broken. Sometimes we don't achieve the dreams we know we could have. But that is also the beauty of life: We can try.

I tried. I dreamt. I jumped.

I hope if you take anything from my journey it's that you all have the courage to dare greatly. Life is too short not to take chances on yourself. Because the only failure in life is not trying."

THIS MONTH'S FEATURED CHARITY IS GOD'S WILL GIVING CENTER



God's Will Giving Center opened just over two years ago. They provide clothing, shoes, houseware, furniture, food, personal care items, and cleaning supplies at no charge to people in need. Everyone is welcome to come in with no questions asked.

They accept donations of all the items, along with monetary donations that are used to shop for food, cleaning supplies and personal care items. We also provide information on community resources that someone may need.

God's Will Giving Center has four major events throughout the year:

1. Easter baskets to children, this year we provided 282 baskets.
2. Back to school backpacks and supplies.
3. Complete Thanksgiving meals, last year we gave away 105.
4. A Christmas gifts giveaway night where parents can come to shop for their children.

At God's Will, it is all about giving people the helping hand they need, a hug and a prayer. God's Will Giving Center, 126 E. Main St. Morrison IL is open Tuesday, Thursday, and Saturday from 9:30 until 2pm

If you want to make a monetary donation, checks can be made out to: God's Will Giving Center and sent to the address above. We are 501(c)3.

STRATEGIC SAVING

Saving. It's the ultimate test of a person's discipline, because it means putting off immediate gratification in favor of long-term happiness. It means prioritizing what we want the most over what we only want *right* now.

When we think of saving for retirement, we often tend to think in big buckets: We contribute to a 401(k), IRA, or other type of vehicle in order to grow — hopefully — a bigger and bigger pile of cash on which to draw from once we retire and stop earning a paycheck. But sometimes, it helps to break down the concept of *saving* into more specific strategies for more specific purposes. By doing this, we can take advantage of all possible ways to save for retirement...while maximizing all the fun and fulfilling things we want to accomplish with our savings.

What's Around the Bend: Goal Allocation

Is 2026 the year you finally remodel the kitchen or put in a new deck? Maybe it's the year you decide to take your family to the upcoming World Cup — the last time it was held in the United States was 1994, after all. Or maybe you *really* want to buy that boat, RV, or motorcycle you've had your eye on.

Each year, there are always multiple things we want to do and accomplish. But retirement doesn't just last one year. For many people, it can last for 20 or 30 years, and sometimes even more! Think about it: 30 years to tick off all the items on both your bucket list and your "honey-do" list.

But retirement doesn't mean those things will just automatically happen. Most of them will cost money — and when you're drawing from one

big bucket labeled "retirement savings," it can sometimes be difficult to know what to prioritize, how much to spend, or even if you can *actually* afford it.

That's why one of the most important things you can do when saving for retirement is to *not* just "save for retirement." Instead, save for the specific things you want to *do* in retirement!

Start thinking strategically about the items on your bucket list. Determine *now* which ones are the most important to you. Next, estimate how much each is likely to cost, either as a one-time payment or an ongoing concern. Then, ask yourself how much you have already saved up for each goal and how much you still need.

One smart tip is to open a different savings account for the most important goals. While the bulk of your "retirement savings" will of course stay in your 401(k) or IRA, by putting a little seed money into smaller, individual pots for specific goals, you will become more likely to actually accomplish that goal.

Because you've planned for it. Prioritized it. *Saved* for it.

The idea is to become more purposeful, organized, and strategic with your saving. By allocating your savings towards specific goals in addition to your overall retirement, the more your retirement will actually be everything you've dreamed it will be.

What's Over the Next Hill: Reducing IRMAA Surcharges

Saving can mean two things: Setting aside money for the future and preventing money from slipping out of your possession and into someone else's.

Medicare — a federal health insurance program specifically for those age 65 and older — is probably the single most important way to save money on healthcare in retirement. But Medicare itself can cost money, especially for those who are high earners. Besides monthly premiums for Medicare Part B — which covers outpatient care—high earners must also typically pay **IRMAA surcharges**.

IRMAA stands for "income-related monthly adjustment amount." These surcharges are applied if your Modified Adjusted Gross Income (MAGI) from two years prior exceeds a certain threshold. (For 2026, the average monthly surcharge is estimated to be \$82.60 per month, but can rise to a maximum of \$495.60 for the highest earners.)

Fortunately, there are ways to potentially decrease or even avoid these surcharges. Here are just a few:

1. File for an IRMAA reduction due to a life-changing event.

There are eight *qualifying life-changing events* that enable you to request a reduction in your surcharge *if* the event resulted in a reduction to your earnings. Those events include:

- **Marriage**
- **Divorce**
- **Death of a spouse**
- **Work stoppage** (e.g. retirement or termination)
- **Work reduction** (e.g. changing to part-time work)
- **Loss of property that provides income** (e.g. loss of a rental property if it outside of your control)
- **Loss of pension income**
- **Employer Settlement Payment**

2. Make qualified charitable distributions (QCDs). Certain types of charitable contributions



can lower your modified adjusted gross income. For example, let's say you own a traditional IRA. When you begin making withdrawals from that IRA — known as required minimum distributions—those withdrawals count as income. But with a QCD, you make a donation to a registered charity directly from your IRA. This does *not* count as taxable income and can reduce your overall MAGI, thereby reducing or even eliminating your IRMAA surcharge.

3. Delay collecting Social Security benefits. As you probably know, you can begin collecting Social Security benefits starting at age 62. You can enroll in Medicare beginning three months before the month you turn 65.

Because Social Security benefits may count as taxable income, they can increase your MAGI. By delaying when you take your benefits, you can — at least temporarily — lower your income and avoid or reduce your IRMAA surcharges.

However, note that delaying Social Security benefits means you will receive a *larger* benefit later on. That's a good thing! But it also could mean paying a larger surcharge later on as well. For this reason, it's important to determine whether this strategy really makes sense for you in both the short term and the long.

There are other potential ways to reduce your Medicare expenses, but the point is, when it comes to saving, it pays — literally — to leave no stone unturned in your search for ways to cut costs.

THE BEST TIMES TO BUY AND TRAVEL

Saving means both setting money aside and ensuring you spend less than you have to. One of the best ways to maximize what you have set aside while simultaneously minimizing what you spend is to choose the best time to buy or do something. This is especially true in retirement.

Saving money on big purchases or travel is certainly possible with a little planning ahead. To help, below are the most and least expensive months to make large purchases, followed by the most and least expensive months to travel to twelve of the most popular international destinations.

Most/Least Expensive Times to Buy Big-Ticket Items

January

Most expensive: Cars
Least expensive: Home furniture

February

Most expensive: Spring apparel
Least expensive: Dishwashers, winter apparel, TVs

March

Most expensive: Cars, large appliances
Least expensive: String trimmers, Outdoor grills, Fine jewelry

April

Most expensive: Mattresses, Refrigerators
Least expensive: Tires

May

Most expensive: RVs
Least expensive: Freezers, mattresses

June

Most expensive: Lawn mowers
Least expensive: Power tools, Pressure washers



July

Most expensive: Electronics
Least expensive: Refrigerators, Freezers

August

Most expensive: Roofing
Least expensive: Laptops, Camping gear

September

Most expensive: Major appliances
Least expensive: Holiday airfare, Lawn mowers

October

Most expensive: HVAC furnaces
Least expensive: RVs, Seasonal outdoor furniture

November

Most expensive: Tires
Least expensive: Indoor furniture, Flooring

December

Most expensive: Fine jewelry
Least expensive: Electronics, Cars

Most/Least Expensive Times to Travel

January:

Most expensive: Mexico, Thailand
Least expensive: France, Spain, Italy, China, UK, Greece, Japan, Germany, US

February

Most expensive: N/A
Least expensive: France, Spain, US, Italy, UK, Germany, Japan, Greece

March

Most expensive: N/A
Least expensive: US, Turkey

April

Most expensive: Japan,
Least expensive: N/A

May

Most expensive: UK,
Least expensive: Mexico

June

Most expensive: US, UK,
Least expensive: Mexico, Thailand, Greece

July

Most expensive: France, Spain, US, China, Italy, Turkey, UK, Greece
Least expensive: Thailand

August

Most expensive: France, Spain, US, China, Italy, Turkey, UK, Greece
Least expensive: Thailand

September

Most expensive: N/A
Least expensive: Thailand

October

Most expensive: N/A
Least expensive: Thailand

November

Most expensive: Japan
Least expensive: US, China, Turkey

December

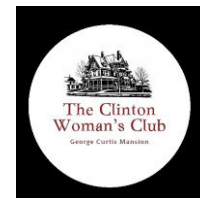
Most expensive: Mexico, Germany
Least expensive: US, China, Turkey



INVESTING IN GOOD: OUR EARLY-YEAR CHARITIES OF THE MONTH



January: Hiney Heroes Diaper Bank is dedicated to providing diapers through partner agencies to Quad Cities and surrounding area families who need a clean, reliable supply of diapers for a healthy and comfortable quality of life. Donate by visiting www.hineyheroes.com



February: For generations, the Clinton Women's Club has worked to preserve the George Curtis Mansion and uses it as a hub for education, history, philanthropy, and fellowship. Today, the mansion welcomes visitors to experience its rich architectural beauty and stories of the past. Checks may be payable to: Clinton Woman's Club and mailed to Teresa Yegge, Treasurer 75 Whispering Pines, Clinton, IA 52732.



March: Little Bellies, Big Love ensures every child in our care has access to nutritious meals outside of our childcare program, no matter their family's circumstances, by providing healthy meals and snacks, supplemental food during times of hardship, and emergency nutrition support when families need it most. Checks may be made payable to: The YWCA Children's Center and mailed to YWCA, 317 7th Ave S, Clinton, IA 52732.



April: ASAC is Eastern Iowa's leading provider of substance use prevention, treatment, and recovery services. In Clinton County, ASAC operates King House, a men's halfway house program, and Hightower Place, a women's halfway house serving pregnant women, women with children, and single women. ASAC also provides outpatient treatment and care navigation services within the county. Checks may be made payable to ASAC and mailed to ASAC, Attn: Tammy Machovec, 3601 16th Ave SW, Cedar Rapids, IA 52404.



PLACE
STAMP
HERE

880 13th Ave N, Clinton, IA 52732



NelsonCorp

Investments | Taxes | Medicare

www.nelsoncorp.com

info@nelsoncorp.com

fax: (563) 242-9062

880 13th Avenue North
Clinton, IA 52732
(563) 242-9042

5465 Utica Ridge Rd
Davenport, IA 52807
(563) 242-9042

9079 East Tamarack Drive
Dubuque, IA 52003
(563) 242-9042

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.

Cambridge does not offer tax advice. Indices mentioned are unmanaged and cannot be invested into directly. Past performance is no guarantee of future results. Investing involves risk. Investors should be prepared to bear loss, including loss of principal.

Cambridge and NelsonCorp Wealth Management are not affiliated.