

NELSONCORPNEWS

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2026

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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



GIVING THANKS & GIVING BACK

A few years ago I got a thank-you note that I still haven't thrown away. Nothing fancy — a few lines on a card, for something small enough I'd already half forgotten. But it sat on my desk for months, long after the task itself was done and gone.

This time of year gets me thinking about that note, and about which side of it I'd rather be on. Being thanked feels nice... but there's a particular kind of good that comes from being the one who gives.

If that's been on your mind too, there are a couple of ways to do it that work a little harder than simply writing a check.

A Donor Advised Fund. Think of it as a dedicated giving account: you contribute cash or investments, take the tax deduction the year the money goes in, then decide which causes to support whenever you're ready. (The catch: once the money's in, it's committed to charity — no taking it back out for yourself.)

Qualified Charitable Distributions, for those 70½ and older. Money sent directly from an IRA to a charity can be sent without it showing up as taxable income. And if you're 73 or over, it can count toward your required withdrawal. The catch: it has to go straight from the account. If the check is payable to you first, the benefit disappears.

Neither replaces simply deciding what matters to you and supporting it. But if you're feeling grateful and giving, it's worth knowing there are ways to turn that into something real.

I'm grateful for you this season, more than a thank-you note could really say. I'm wishing you and yours a very Happy Thanksgiving.

Sincerely,

David Nelson

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THINGS TO NOTE

- The NelsonCorp offices will be **closed Thursday, November 26th and Friday, November 27th** for the Thanksgiving holiday.
- NelsonCorp is once again collecting unwrapped toys for local toy distribution programs. Non-perishable food items will be donated to our local food pantries. NelsonCorp will match what is collected with a cash donation. Items can be dropped off at our Clinton office, 880 13th Avenue North, Monday – Friday from 9am to 4pm.
- **2026 Medicare** annual enrollment period ends December 7.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- Associate Benevolent Society Thanksgiving Baskets
- EICC Simply Inspired Painting - Fall Leaves at Bickelhaupt Arboretum
- Quad City Arts Festival of Trees
- Visit Clinton www.clintoniowatourism.com
- Visit Quad Cities www.visitquadcities.com

WHAT IT MEANS TO BE A VETERAN

While thinking about the meaning behind Veteran's Day, I came across an editorial in the Washington Post, now 10 years old, but I think it bears repeating. It was written by a veteran named J. Mark Jackson, who served in the 82nd and 101st Airborne Divisions in Afghanistan in 2009. In the article, he answers the question, "What does it mean to be a veteran?"

Obviously, his words on the subject are far more meaningful than mine. So, in honor of Veterans Day, I thought I'd share a few of Jackson's thoughts on being a veteran. They really highlight why the day is so important. (I highly recommend you take the time to read the entire editorial, which I have linked to at the bottom of the page.)

What Does It Mean to Be a Veteran?
by J. Mark Jackson, originally published on November 10, 2016 in the Washington Post¹

"What does it mean, on a day-to-day basis, to be a veteran? To this Army veteran, it means:

- Fourth of July fireworks sound surprisingly like a mortar attack.
- ...and a nail gun sounds startlingly like the bark of an AK-47 when heard in the distance.
- Wondering, when I forget how I filed my tax return the previous year, if I am suffering from a case of undiagnosed traumatic brain injury or if I just forgot.
- Wondering, when I miss words in a conversation, whether it is from hearing loss from the close rattle of a machine gun or if I was just not paying attention.
- Finding a lump in my throat and tears welling in my eyes when I see images of a crying

mother or wife holding a flag folded into a triangle.

- Waking up desperately searching for my rifle, while my wife softly says, 'It's all right, it's all right; you are home.'
- Buying a red paper poppy whenever I see another veteran selling them and calling him 'brother' when the exchange is made.
- Being unable to throw those paper poppies away, ever.
- Perpetual promptness. No event is too unimportant not to arrive early.
- Maintaining a slightly obsessed fetish with how a bed is made, with emphasis on the corners.
- Feeling positive about the next strong and dedicated generation of future veterans to whom we handed the baton of service.
- A surge of engulfing pride, like a warm shiver, when the American flag passes or during the singing of the national anthem.
- Grasping the knowledge that peace is eminently more precious than any state of war, regardless of the justification. Veterans know the cost of peace firsthand, and that cost has a first name, a last name, a middle initial, and parents.

Reading that makes it just a little clearer to me how much veterans have given, and continue to give, for our community, our nation, and our freedom. There are no words I can say, no gift I can give, that could ever repay my personal debt to those who served. But with every word of kindness, every act of service, and every expression of gratitude, we can at least make up that debt a little.

We can let veterans know that we care what it means to be a veteran.

From all of us, thank you, from the bottom of my heart, to all our veterans. Thank you for going "over there." Thank you for your sacrifice. And thank you, most of all, for coming home.

¹ J. Mark Jackson, "What does it mean to be a veteran?" *The Washington Post*, November 10, 2016. https://www.washingtonpost.com/opinions/what-does-it-mean-to-be-a-veteran/2016/11/10/4c6ddce0-9ed9-11e6-8832-23a007c77bb4_story.html



THE WAR YEARS

What would it take to ruin Thanksgiving?

Maybe it would be not having any turkey to eat. (Or one that turns out so dry, it's almost inedible.) Or being stuck far from home, surrounded by strangers. Or eating alone in your house, with none of your family able to visit.

I started thinking: How did people celebrate holidays like Thanksgiving during World War II? How would a worldwide conflict affect something so many people look forward to and even count on? So, I took some time to research it. What I learned was fascinating. It's the kind of history that's maybe not important enough to learn about in school...but it *is* important to learn *now*, because it helps us better appreciate all we have and how far we've come.

On the Home Front: It's not often remembered, but food was heavily rationed during World War II. Everyone had a set number of "points" they could spend on both food and other items. These points came in the form of stamps inside "ration books." So, if a person wanted to buy a pound of bacon in 1943, they'd not only have to pay the required 30 cents to their butcher or grocer, but several ration points, too.

Meat, fats, fish, cheese, milk, sugar, and coffee were all heavily rationed, so families had to be especially careful with their spending around the holidays. They certainly couldn't afford to waste anything, so a wide variety of "alternative" Thanksgiving recipes — many having originated in World War I or the Great Depression — became popular. One of the most famous was "mock turkey," or *murkey*, which was a thick ball of sausage meat, onions, apples

and breadcrumbs. This would be covered by a few strips of bacon to imitate the turkey's skin, with two parsnips sticking out of the end to represent the legs.

Food wasn't the only thing rationed during the war. Gasoline was severely limited, too. Meanwhile, trains were mostly reserved for military purposes, and commercial air travel was still in its infancy. That meant most people simply couldn't travel to be with family during Thanksgiving. And with so many young men and women serving, there were almost as many empty chairs around the dinner table as there were occupied ones.

But all over the country, Americans coped with these enforced absences in a very special way: By dining with strangers instead. Family after family opened their homes to those who couldn't get back to theirs.

One thing that *wasn't* rationed, surprisingly, was turkey — but there were still almost none to be had during the war. Not because there was a shortage, but because most people agreed it was better to send them overseas for the troops to eat instead.

The Pacific and Asia: Delivering those turkeys required the Navy, which braved bombers, mines, and torpedoes just to ensure every soldier could enjoy a proper Thanksgiving meal. At Guadalcanal, site of some of the fiercest fighting during the war, exhausted marines were shocked to wake up on Thanksgiving Day with turkey, cake, cranberries, and a bottle of cold soda for every single man.

But it wasn't just Americans working to ensure the troops could celebrate Thanksgiving. Our allies made it their mission,



too. In Australia, cities and towns held huge Thanksgiving Day celebrations for the American soldiers quartered there. In India, locals donated potatoes, pumpkins, and meat for mince pies. (Although more than one soldier would write how much they missed cranberries, which were simply unknown in that part of the world.)

In England: It's the place where William the Conqueror was crowned as King of all England. The place where Elizabeth I, Isaac Newton, Charles Dickens, Stephen Hawking, and countless others are buried. The place where royals get married and monarchs coronated. But on November 26, 1942, it was the site of one of the largest and most special Thanksgiving services ever held outside the U.S.

I'm referring, of course, to Westminster Abbey. Over 3,500 American soldiers were invited to celebrate Thanksgiving there, and the marble halls were filled with the strains of *America the Beautiful* and *The Star-Spangled Banner*. Afterward, those same soldiers held a Thanksgiving feast at their base, where they hosted local orphans whose parents had been killed in the war. Similar Thanksgiving celebrations were held at countless churches and cathedrals all over England. In many places, farmers gave

permission for American soldiers to take turkeys and pumpkins free of charge. But whether local or shipped from back home, many U.S. soldiers refused to eat them. Instead, they took them to local hospitals, to give to British soldiers who were ill or injured.

The irony of the situation wasn't lost on anybody. America, of course, had fought a war of independence against Britain. And the first Thanksgiving was celebrated by pilgrims who were trying to get away from England. But during those hard years, the people of both countries found something in common to be grateful for:

Each other.

I think these stories illustrate something so powerful about Thanksgiving. It's not about the food, or the location, or even the company, as nice as those things are. In the end, all it really takes to make the perfect Thanksgiving is something to be thankful for. Reading about how people shared and sacrificed for each other during those dark, difficult years makes me realize how much I have to be thankful for...and now, I look forward to this year's Thanksgiving more than ever. I hope you do, too.

TREASURY BOND YIELD BREAKDOWN, PART 1: THE WARM-UP

Imagine you are lifting weights at the gym. You progress to ever-heavier plates, trying to lift each a total of ten times before moving on. Finally, you get to the real monsters — weights so heavy, you really have to strain. Still, you're plenty strong, so you lift them once. Three times. Five times. Seven. And then you notice it: The wobble in your arms. Each rep is getting harder. Your form is shot. Suddenly you realize that while you may get to ten, it's possible your strength will give out. You could pull a muscle or even drop the bar on yourself. It's a risky situation.

This is my analogy for understanding what's going on with bond yields right now...and their relationship to both the economy and the stock market.

By this point, you have probably seen multiple headlines about bond yields this year. Those headlines have intensified in recent weeks. Because while the stock market is strong and the economy able to bear a lot of weight, that weight is getting heavier and harder to lift...in

the form of bond yields rising to heights we haven't seen in years.

The bond market is an important topic. In fact, when it comes to the economy, you can make the case that it's far more important than stocks. We don't talk about it often, because most of the time, bonds — specifically, U.S. Treasury bonds — hum along in the background, quietly being the backbone of our entire financial system. But there are times when they demand the spotlight.

This is one of those times.

There's a lot to cover, so I'm splitting this article, which I've written as a Q&A, into two parts. This month, we'll warm up with the basics: what bond yields are and why they matter so much. Next month, we'll do the heavy lifting: why yields are rising, why it could matter for investors...and what we should do about it.

Q: First things first. Why are we talking about bonds today?

A: Bond yields (I'll explain what they are in a moment) have

been rising quickly for several months now. In May, the yield on 30-year Treasury bonds hit its highest level since 2007, and while it dipped for about a month afterward, it has climbed even higher since. The yield on 10-year Treasury bonds took a little longer to make headlines, but it recently hit highs, too.¹

These spikes have caused volatility in the stock market, and a flurry of action in Washington.

Q: What are bond yields, and why do they matter so much?

A: First, let's briefly recap what a bond actually is. When you buy a bond, you are essentially lending money to the bond's issuer. In return, the issuer promises to pay you a specified rate of interest on a regular basis and then repay the original amount of money after a predetermined length of time. Simple, right?

Sadly, it's all going to get a little more complex from here. Because now, we move onto a bond's **yield**, which is the *return an investor expects to gain until a bond matures*.

Yields can be determined by dividing the bond's annual interest payment by its price. For example, imagine an investor, whom we'll call Alfred, buys a bond with a 10% interest rate for \$1,000. The bond's yield would be 10%, too. But now imagine that Alfred sells that bond to Ethyl a year later... but for \$75 more. Since the bond is being traded for more than its original value, the yield would go down to about 9.3%. However, if Alfred sold the bond for less than he originally paid — say, \$975 —

then Ethyl's yield would rise to 10.26%.

Based on this example, we can see that yields and bond prices are **inversely related**. If a bond's price goes up, its yield will go down. If the price goes down, the yield goes up. Make sense?

Now, you may occasionally hear the media refer to a bond's yield and its interest rate as essentially one and the same. This isn't technically true, but it makes things easier to understand. That's because, most of the time, bond yields and interest rates are **directly related**. If bond yields go up, interest rates go up.

This is why yields matter. Because they indirectly determine how much it costs to borrow money nearly everywhere else in the financial system.

Want to buy a house? Your mortgage rates are determined by bond yields. Want to buy a car? Same thing. Start a new business? Bond yields are your invisible boss. Student loans? Them, too. Bond yields may not make the world go round, but in a weird, opaque way, they power it all the same.

Now, here is where I should stop and clarify something: It's not *all* bond yields that wield this power. When it comes to determining interest rates, it's the U.S. Treasury market that acts as the wizard behind the curtain. Which brings us to our next question:

Q: Why are U.S. Treasury bonds so important that they drive interest rates?



A: Because the U.S. government spends more than it collects in taxes, it issues Treasury bonds to fund operations, pay for the national defense, make Social Security and Medicare payments, and more. In fact, roughly \$1 trillion dollars' worth of Treasury securities get bought and sold every single day.² Some of these, known as T-bills, mature in a year or less. Some mature in 2 to 10 years. These are called T-notes. And some, T-bonds, mature in 30 years.³ The latter two are auctioned at regular intervals at fixed interest rates, making the total market for U.S. Treasuries worth nearly \$30 trillion!⁴

Why is the Treasury market so big? It's because the U.S. government has long been considered the most reliable borrower in the world. While our country's debt level is high (more on this next month), no other entity has as good a track record of paying its debts back. As they are often seen as the ultimate "safe harbor" investment, investors *all over the world* buy them to keep their money safe while earning interest.

For that reason, the interest rates it pays on its various bonds are used as *benchmarks* by both bond investors and other financial institutions. For example, if the U.S. pays, say, a 3% interest rate on a 2-year Treasury note, investors would demand slightly *more* than that to buy a bond from a less reliable issuer. They'd want a higher return on their investment in exchange for taking

on a higher risk of not getting their money back when the bond matures.

But in recent months, the U.S. government has had to pay higher and higher interest rates, too, driving Treasury yields to levels we haven't seen in years. So, the question is: *why?* And what could it mean for the economy, the stock market, and your own plans?

That's the heavy lifting, and we'll tackle it together next month.

¹ "Market Yield on U.S. Treasury Securities at 10-Year Constant Maturity," Federal Reserve Bank of St. Louis, <https://fred.stlouisfed.org/series/dgs10>

² "Remarks by Secretary of the Treasury Scott Bessent before the Treasury Market Conference," U.S. Department of the Treasury, <https://home.treasury.gov/news/press-releases/sb0314>

³ "Know your bonds: A quick guide to Treasuries," CNN Business, <https://www.cnn.com/2026/09/10/economy/bond-market-treasury-explained>

⁴ "Who's buying U.S. Treasury debt, and why?" Brookings, <https://www.brookings.edu/articles/whos-buying-u-s-treasury-debt-and-why/>



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, Nate Kreinbrink reviews stock returns after midterm elections, noting the S&P 500 rose in every twelve-month period that followed one since 1950, though a small sample is no guarantee of what we could see ahead. John Nelson explains the "low hire, low fire" job market, where layoffs sit near 25-year lows and hiring has slowed to pre-pandemic levels, a pattern he sees as a stable signal. David Nelson addresses October's reputation for volatility, including steep drops in 1987 and 2008, reminding readers that most months since the 1950s have been up and the calendar shouldn't drive decisions. David also marks the bull market's fourth anniversary, comparing it with past runs and stressing that earnings matter most.



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

On Financial Focus, Nate Kreinbrink and Mike Steigerwald cover Medicare open enrollment, which runs October 15 through December 7, and why reviewing your Part D drug plan each year matters, since coverage, premiums, and drug lists can change. Nate and Andy Ferguson turn to year-end tax planning, including how income limits can affect credits such as the premium tax credit and the new senior deduction. They continue with 2026 changes, such as the Saver's Match and a new charitable deduction for non-itemizers. Nate and Mike close by encouraging listeners to review year-end plans now, from 401(k) contributions to reading Medicare mail before tossing it, since income choices can affect credits and Medicare premiums.



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 recently took a cruise and had a wonderful time getting away and taking in some beautiful scenery. Now that we're back home, we're enjoying the fall season and spending lots of time cheering on our grandkids at their sporting events and other activities. From volleyball and football to soccer and school functions, there's always something going on, and we love being there to support them and share in their special moments. Between family time and keeping up with all the grandkids' activities, we've had plenty to keep us busy and remind us just how blessed we are.

EUGENE KRUEGER



Hello everybody! My wife Sue (Susie, Susan) and I finally got back up to Iowa in August and are certainly appreciating being able to see our Families, Friends and Clients.

I made a trip to Branson, MO and spent some time with a good friend who also has a home near us in FL. We went on to Table Rock Lake and I caught this Bass, and a number more!

I then drove up to son Aaron's in the Des Moines area from there and Susan drove over from the QC. We then drove up to Ames (Iowa State U) and spent the day with our granddaughter Lydia.

Thank you all so much for your business but more importantly, thank you for your friendship.

KEN NELSON

Happy 90th birthday Mom! We pulled it off, at least I think that we did! With the efforts of my wife, all of my brothers, sister, sister-in-laws, nieces and nephews (I should have just put a huge family effort) we pulled off a surprise birthday party for our Mom who just turned 90 years young. We had a tremendous turnout, and our Mom had a fantastic day having all of us coming together to celebrate her. Here is a picture of my crew, minus my daughter-in-law and newest grandson Nolan. They were not able to attend, as he had just arrived two months before and he was not sleeping very well at the time, or should I say all of the time! As you can see, our three granddaughters and one grandson are growing like weeds and they are so incredibly fun to be around. I hope all is well with everyone and wishing all my best.



AMY CAVANAUGH

I hope you all enjoyed your summer and are now enjoying the cooler temperatures. I attended the annual conference hosted by Cambridge this year which was held in Orlando in September. It's a big event with over 3000 people

attending. There was a lot of great industry information and a fun closing night event at Universal Islands of Adventure. My daughter, my sister and my nieces joined me, and we had a great time. We visited the Disney parks too. So much fun and so much walking! I am now looking forward to wrapping up 2026 and celebrating the holidays. Happy Thanksgiving!



NATE KREINBRINK



It's hard to believe Fall is here, as another summer flew by. We are back into the school routine, as Brax is in 7th grade and Emerson a senior this year (which doesn't seem possible). Both are enjoying successful football seasons, before transitioning to basketball in the coming months. Alijah is nearing completion of his PGA training certification after spending a week in Dallas at the PGA Headquarters. Ash and I were excited to have a full house of 5 again, as we all attended the Iowa vs Ohio State game at Kinnick in early October. It was a great day, especially for four of the five: OH-IO!!! Until next time, enjoy the colors of Fall and hope to see everyone at our upcoming

events.

JAMES NELSON



Hi All, as we head into another busy fall season, Erica and I have been spending a lot of time cheering on our three girls at their various activities. Our oldest daughter, Sophia, is keeping us busy with her high school volleyball schedule, while I've been enjoying the opportunity to coach our younger girls, Violet and Amelia, in soccer. On top of that, Erica's doula practice continues to grow, keeping her busy as she supports families through some of life's most special moments. Between games, practices, and work, our calendars stay full, but we wouldn't have it any other way. I hope you're all enjoying the season, and I look forward to connecting with you at our upcoming events.

JOHN NELSON



This fall has been a busy one at our house. I've been spending my evenings and weekends on the sidelines coaching Will's flag football and Isabelle's soccer team. Both are close to finishing

which means basketball season is next. We also recently made the trip to South Bend to catch the Notre Dame football game against Stanford. Big win for the Irish! Charlotte is constantly on the move and loves tagging along to cheer on her older siblings. I look forward to seeing many of you in our offices and at client events in the coming months.

JAKE WOODCOCK



I hope everyone enjoyed their summer! It's hard to believe how quickly it went by. Keeping up with things around the farm kept us pretty busy for most of it, but we did manage to get away for a couple of trips. Samantha went with the kids and friends to Minnesota, and I took Gabe and Zara on a fishing trip to Florida. We got in a lot of fishing, and the kids caught a few big ones! Now that the kids have settled back into school, we are looking forward to enjoying some fall weather!

VAL HILL



we've been enjoying ioWa hawkeye foozbal and tailgating this fall! the liVing room reModal is finally dun, and we cudnt be happier to have our hose back in order!! eye also went to the ariana grande concert with elle and had a gr8 nite! it was an awsum concert with

so many great memries made. heRs a piTcherrr frm the coNceet. sorry if there is ah typo or 2 in dis, i recntly have surGery to repare a retina issue sO i literly cant see what im tipping riGht now

JAMIE HUGUNIN

I hope you all had a great summer. We kept plenty busy and had a lot fun. We stayed at a few waterparks over the summer, and I think it's safe to say our boys' favorite hobby is waterslides! Boys have NO fear! We took a fishing trip where both Miles and Everett caught their fair share and loved it. Levi is only a year and half old, but even he enjoys being out on the water, pretending like he's fishing, and touching fish! I attended a Cambridge conference in Florida last month. My family came along and we stayed a couple of extra days. We took the boys to Disney for the first time and attended the Mickey's Not So Scary Halloween Party. It was pretty cool seeing Magic Kingdom all lit up at night. It was pretty rainy to start the night, but it didn't make it any less enjoyable. We also went to SeaWorld and Miles got to ride big coasters as little bros aren't tall enough yet. Miles just finished up football season and both he and Everett are currently playing soccer. I hope to see you all soon at Holiday events. Enjoy Fall!



MICHELLE EVERSOLL

A day at Niabi Zoo with my two favorite little boys is pretty hard to beat! We had such a great time exploring, and the boys especially loved the train ride. I'm so glad we have such a wonderful zoo

so close to home. These two definitely kept me smiling all day! Hope you all have a great fall and get to enjoy some time outside!



MIKE STEIGERWALD



Fall has officially arrived at our house, and nobody is happier about it than my sons. Football season is back, which means our weekends now revolve around youth soccer games, and then cheering on the Iowa Hawkeyes on Saturdays and the Chicago Bears on Sundays (Bear Down!). There's a lot of yelling at the TV, plenty of snacks, and more than a few arguments over who gets the lucky spot on the couch! I'll admit I'm enjoying the cooler weather just as much as they're enjoying the games. After a hot summer, a crisp fall evening is hard to beat. The picture here was at our eldest's (William) birthday party. We really lucked out and had a great day of weather and celebrated at a park with lots of family and friends.

If this year is like the last few, Thanksgiving and Christmas will be here before we know it. Whatever this season looks like

for you and your family, I hope you take time to enjoy it. Looking forward to seeing you in the office or at any of our upcoming events!

TRAVIS MOREHEAD

We are really cruising through the year! I hope everyone's start to fall has been great. I have been enjoying keeping up with the Hawkeyes and Bears football teams. It's been exciting to watch so far! Elsewhere, I've been busy with family and friends. A highlight was going to the pumpkin patch with my niece and nephews. The picture is of me holding my best friend's 3-month-old boy. Somehow, I was able to get him to fall asleep. While the cold is certainly making its way into the forecast, I look forward to the holiday season spending time with loved ones. I hope everyone has a great finish to 2026!



AMANDA SCHAUER



Happy Fall, Everyone! I hope you're enjoying the start of the fall season! My summer was relatively uneventful, but I did make it to La Porte, Indiana, for a girls' trip and would love to go back again. Recently I got to see Brooks & Dunn in concert. The last time I saw them was back in 1995, so it was a lot of fun to see

ON A PERSONAL NOTE...

them again and relive some great memories. The photo I'm sharing is of my twin sister and me on the night of the concert.

AUSTIN ECK

School is back in session, and fall is finally here. Emma, now in 8th grade, had her marching band night at the high school a few weeks ago. She loved getting a taste of it and can't wait to join the real marching band next year. Lily has been busy running between soccer games and dance class. She's also excited about the cooler weather, mostly because it means she can finally wear her favorite fall outfits. Here's a picture of the girls and me out for dinner as a family earlier this year. We hope you and your family are enjoying the season!



HANNAH VAN HYFTE



Hi everyone! It's hard to believe we're already in the last part of the year. There's been an unusual amount of activity around the Van Hyfte house these last few months. Most notably, Jason and I took a trip to one of my favorite places – Tennessee. We saw some shows and walked around Dollywood, but the highlight of

this trip was our time on Douglas Lake. We brought some poles and did a little fishing on the banks before getting someone to take us out on his boat for some more serious fishing. We caught a fair number of fish for that time of year, but the best part for me was just sitting on the boat and enjoying the peace and beauty around me. I hope you all have a nice rest of the year and wish you a Happy Thanksgiving and Merry Christmas!

ISABEL HANSEN



Happy fall everyone! I hope you are all doing well and are enjoying the nice weather before it gets too cold! The busyness of summer has carried on into fall for me, and I have been spending a lot of my free time at the airport. In September, my sister and I surprised our mom with a trip to New Orleans, and I had the wonderful opportunity of going to the Cambridge Ignite Conference in Orlando, Florida. In October, I traveled to Texas with my mom, the Florida Keys with my sisters, and to California for my sister's wedding! Traveling is one of my favorite things to do, so I'm truly grateful for such an adventure-filled year! I hope you all have a great rest of the year and enjoy the holidays coming up!

ANDY FERGURSON

What a summer it's been! Trips to Minnesota, Ohio and Idaho. Church camps, sports, college trips, Banana Ball and vacation have all helped the summer fly past. This fall, Aubrey began her freshman year at BYU, Noah and

Scarlett are Junior and Freshman at CHS, James is in 7th grade and Isaac is in 5th. Noah has come into his own on the varsity football team while Scarlett and James have broken into their respective cross-country teams with excellent performances and high expectations. Just to make things more fun, Isaac began playing the saxophone and we will top the season off with Mikaela's wedding. No hill for a climber. Almost makes me look forward to the busy season at work, almost. The studying and training are almost complete for the year though. I can't wait to see you all this Spring!



MIKE VANZUIDEN



Summer has moved on and fall is here. I love this time of year. I enjoy the cooler temperature and the colors of nature. We seem to be moving at a high rate of speed toward the end of 2026 and the beginning of 2027. This quarter of the year brings with it more continuing ed opportunities. It is true what they say, you are never too old to learn. The Medicare Annual Enrollment Period is nearly here. Tax season won't be far behind. The picture that I am sharing this quarter is of my amazing wife. Our son, Trae, was diagnosed with Lymphoma when

he was 16 years old. Childhood Cancer causes are near and dear to our hearts. Christy donated 12 inches of her beautiful hair in late August. This hair will be used to make wigs for Pediatric Cancer patients. It was a beautiful, very emotional way for us to celebrate 7 years of remission for Trae.

TABATHA WESTPHAL



Hi Everyone! My son just wrapped up his first year of tackle football, and it went well. I am proud of him for jumping in and learning something brand new. My daughter is finishing her first year of high school volleyball, and I have loved watching her find her spot on the court. Now that both seasons are winding down, we just want to slow down a little. We plan to spend some real time together before the end of the year...because we all know our busy season is right around the corner. I hope you are finding time for the people you love, too. Have a great fall!

MICHELLE GOODWIN



Fall has always been my favorite time of year, and this season has been filled with fun

family memories. We recently enjoyed a trip to a local pumpkin patch, where Michaela, Landry, and Blayne had a great time exploring and making the most of the beautiful weather. As we look ahead to Thanksgiving and Christmas, I'm thankful for the opportunity to spend time with family and reflect on all the blessings this year has brought. The holiday season is a wonderful reminder to slow down, cherish time with loved ones, and appreciate the relationships that mean so much to us. From my family to yours, I wish you a very happy Thanksgiving, a Merry Christmas, and a joyful holiday season.

KAELYN GOODSMAN

Hello everyone! I hope you all

are enjoying the fall months, such a beautiful time of year. I have had a fun couple of months and have enjoyed this cooler weather! Some of my favorite parts have been watching my little brother's football games, celebrating my grandpa's 70th birthday with family, going to the Notre Dame game and enjoying fun fall festivities with friends. I hope you all have a wonderful holiday season!



THIS MONTH'S FEATURED CHARITY IS THE ARCH



The Arch (formerly L'Arche Clinton*) is a 52-year-old independent Clinton nonprofit that has always provided housing and community support services for Clinton area adults with intellectual and developmental disabilities (I/DD) in a welcoming, family-centered, and faith-based community setting. The Arch currently provides services for a total of 35 community members with I/DD. Many live in agency-owned homes and receive 24-hour care, while others live with their families or on their own and receive intermittent services. The Arch also offers a CARF-accredited Day Program centered in downtown Clinton, where community members with I/DD spend their days building skills, volunteering in the community, and having fun. The Arch has built a reputation as an organization that truly provides a home and a community for those served, while providing quality services that go well beyond minimum requirements.

The Arch is currently conducting the Prairie House project, a capital campaign to support the construction of a modern fully accessible home for our community members with I/DD. This residential home will function like an assisted living facility in the care that future residents will receive. The lot has been secured, and the Prairie House has been designed. The Arch has raised \$965,000 in pledges and donations so far, or 72% of the goal to start construction. The goal is to reach the construction threshold this winter and break ground in the spring. Pledged donations can be submitted over three years. For more information, please see www.TheArchClinton.org.

* Note: The Arch community recently resigned its membership in L'Arche and has returned to doing business with its original name, "The Arch".

Donations and other correspondence should be made out to The Arch.

The Arch
404 S. 1st St.
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