

# ***NelsonCorp News***

***NelsonCorp Wealth Management***

***Fall 2018***

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## NelsonCorp Wealth Management Team

*A major part of my job is helping people reach their financial goals in life. Over the course of my career, I've found that while things like planning, saving and investing are crucial, they're not as important as qualities like perseverance, hard work, gratitude, and adaptability.*

*The fact is, achievement doesn't take place in a vacuum. It happens in the real world, and the world changes constantly. New obstacles and challenges will constantly present themselves. New demands on your time will constantly arise. The things that used to work for you before don't work anymore. The skills you've long had, or the knowledge you've long possessed, may not be enough.*

*That's why adaptability and a willingness to change are crucial if you want to reach your goals. To put it simply, the people most able and willing to change are the people most likely to be successful.*

*Change may be difficult. Sometimes, it can even be downright unpleasant. But if the goals you've set for yourself are truly what you want the most, then it's absolutely worth it.*

*As time passes, the world will change. As the world changes, our lives will change. And as our lives change, so too will the road we must take to reach our goals. When that happens, embrace it. Don't get stuck in the past*

*"I can't change the direction of the wind, but I can adjust my sails to always reach my destination."*

*- Jimmy Dean -*

**David Nelson**

# Growth & Planning

**David Nelson**

**CFP®, CLU®, ChFC®**

**President & CEO**

**NelsonCorp Wealth Management**



With the midterms right around the corner, many individuals have been asking me what the elections could mean for the markets. So, without further ado, here are a few things you should know about the relationship between midterms and markets.

***Markets usually dip before a midterm election but rise afterward.***

Typically, the markets have not fared well during midterm-election years. In fact, according to one study, the S&P 500 averages a 19% decline in the months before a midterm! That hasn't happened this year – but we have seen increased volatility in recent weeks.

Of course, there are many reasons why the markets rise and fall. But one possible explanation for this trend is because elections are always preceded by uncertainty. Which party will control Congress? What new policies can we expect? What old policies will be rolled back? How will it all affect our taxes, healthcare, industries, and budget? Pundits earn their living by making predictions, but the fact is, no one knows what the future will bring until the future becomes the present.

The markets, of course, are allergic to uncertainty. It's the driving force behind many a market pullback. And with so much uncertainty before a midterm election, it's not surprising the markets would struggle.

***Historically, the markets don't really care which party is in control.***

Whether you're a passionate conservative, devoted liberal, or something in between, the fact is that the markets aren't as partisan as people.

Talking heads can argue till the cows come home about which party is better for the markets, but I'm not going to get into that here. (It's not like you need another political pundit in your life!) History shows that, while some years rise higher than others, the markets tend to rise after an election no matter which party is in power.

The reason for this is simple. While politics certainly play a role, the markets are affected by many things – and Washington is not at the top of the list. Corporate earnings. Supply and demand. Interest rates. Inflation. Housing prices. Employment. I could go on. And while it's true that the government has an influence on many of those things, the government does not dictate the daily rhythm of the markets.

***We never make investment decisions based on politics.***

No matter how many political signs you put on your front lawn, no matter if you still have an Obama "Hope" sticker on your car, or a Trump "Make America Great" hat on your head, you should never make financial decisions based on

politics.

This is especially true when it comes to your investments. Choosing whether to buy or sell based on who you think will win an election is the opposite of having an investment strategy. It's investment speculation. And given how passionate many of us are about politics, it can severely color our thinking. How many people missed out on one of the longest bull markets ever because they disliked President Obama? How many people missed out on the "Trump Bump" because they disliked President Trump?



It's true that midterms can impact the markets. But that doesn't mean we should change or abandon our strategy. Make no mistake: This is an important time of year. It's a time when we, the people, get to decide the direction of our country, state, and local communities.

But it's not the time for changing the direction you take toward your financial goals.

*Questions can be sent to David at [david.nelson@nelsoncorp.com](mailto:david.nelson@nelsoncorp.com)*

# Beware of Tax Scams

Andy Fergurson, MBA, EA

## NelsonCorp Tax Solutions

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Aggressive and threatening phone calls by criminals impersonating IRS agents remain a major threat to taxpayers.

The IRS has seen a surge of these phone scams as scam artists threaten police arrest, deportation, license revocation and other things. The IRS reminds taxpayers to guard against all sorts of con games that arise during any filing season.

"Taxpayers across the nation face a deluge of these aggressive phone scams. Don't be fooled by callers pretending to be from the IRS in an attempt to steal your money," said IRS Commissioner John Koskinen. "We continue to say if you are surprised to be hearing from us, then you're not hearing from us."

"There are many variations. The caller may threaten you with arrest or court action to trick you into making a payment," Koskinen added. "Some schemes may say you're entitled to a huge refund. These all add up to trouble. Some simple tips can help protect you."

The Dirty Dozen is compiled annually by the IRS and lists a variety of common scams taxpayers may encounter any time during the year. Many of these con games peak during filing season as people prepare their tax returns or hire someone to do so.

## Protect Yourself

Scammers make unsolicited calls claiming to be IRS officials. They demand that the victim pay a bogus tax bill. They con the victim into sending cash, usually through a prepaid debit card or wire transfer. They may also leave "urgent" callback requests through phone "robo-calls," or via a phishing email.

Many phone scams use threats to intimidate and bully a victim into paying. They may even threaten to arrest, deport or revoke the license of their victim if they don't get the money.

Scammers often alter caller ID numbers to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legitimate.



They may use the victim's name, address and other personal information to make the call sound official.

## The IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

## *If you don't owe taxes, or have no reason to think that you do:*

- Do not give out any information. Hang up immediately.

Contact TIGTA to report the call. Use their "IRS Impersonation Scam Reporting" webpage. You can also call 800-366-4484.

Report it to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC.gov. Please add "IRS Telephone Scam" in the notes.

## *If you know you owe, or think you may owe tax:*

- Call the IRS at 800-829-1040. IRS workers can help you.

Stay alert to scams that use the IRS as a lure. Tax scams can happen any time of year, not just at tax time. For more, visit "Tax Scams and Consumer Alerts" on IRS.gov.

Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. These are your Taxpayer Bill of Rights. Explore your rights and our obligations to protect them on IRS.gov.

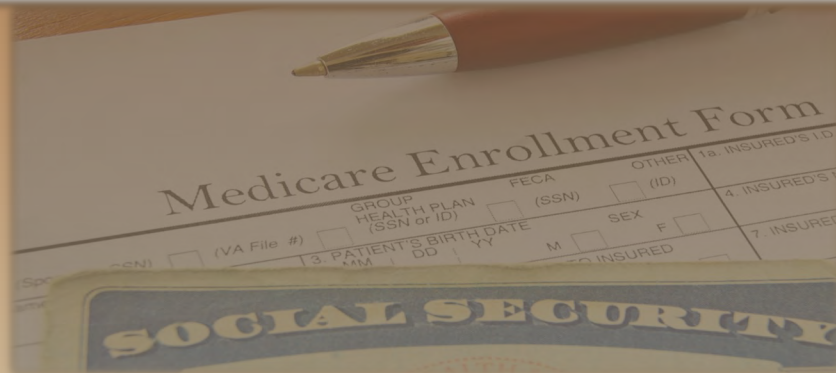
# Social Security & Medicare Spotlight

## Cost of Living Adjustment for 2019 is 2.8%

**Nate Kreinbrink**

**RICP®**

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The Social Security Administration recently announced that the cost-of-living adjustment (COLA) for 2019 will be 2.8%. In December, individuals will be able to find out their new benefit amount by going to [ssa.gov/myaccount](http://ssa.gov/myaccount). The increase will show up in their January checks.

The Centers for Medicare and Medicaid Services (CMS) also recently announced Medicare premiums for 2019. The Part B base premium will be rising slightly, to \$135.50, up \$1.50 from \$134 this year. There will also be small increases in the income-related monthly adjustment amounts.

The hold-harmless provision that prevents Social Security checks from going down due to higher Medicare premiums is not an issue this year, with Social Security checks going up by 2.8% and Medicare premiums rising by just over 1%. Anyone who has been paying less than the \$134 base premium should now be able to pay the full amount out of their 2019 COLA. This means some people will not see the full 2.8% COLA increase in their net checks.

### Earnings test

The earnings test thresholds will be \$17,640 (\$1,470 per month) and \$46,920 (\$3,910 per month), up from \$17,040 (\$1,420 per month) and \$45,360 (\$3,780 per month) in 2018.

If a person under FRA applies for

benefits, they will be asked how much they expect to earn during the rest of the year. If they are fully retired and expect to have no further earnings, none of their benefits will be withheld, regardless of how much they earned prior to application. If they do expect to have earnings, they will be under the monthly earnings test for the remainder of the calendar year. If they earn more than \$1,470 in any month, their benefit for that month will be withheld. Then starting with January of the following year they will be under the annual earnings test. Again, they will be asked how much they expect to earn during the year. They will keep doing this every year until the year the person turns FRA. In that year, in the months leading up to the FRA month, the second threshold (the \$46,920 which will be higher then due to COLAs) will be applied: SSA will subtract that threshold, divide by 3, and withhold as many checks as it takes to work off that amount. The month the person turns FRA, there will be no further withholding. When the person turns FRA, the benefit will be adjusted to remove the actuarial reduction for those months in which a check was withheld.

My position on the earnings test - **It's a hassle for everyone, and I encourage everyone who's still working to strongly consider waiting until they stop working or turn FRA to apply for benefits.** One exception would be a widow who would

be switching to a different benefit (retirement to survivor or vice versa) and would therefore not be receiving the adjusted benefit long enough to reap the full FRA-year adjustment.

*Questions for Nate can be sent to [nate.kreinbrink@nelsoncorp.com](mailto:nate.kreinbrink@nelsoncorp.com)*

Year	COLA %	Year	COLA %
1976	8.00	1998	2.10
1977	6.40	1999	1.30
1978	5.90	2000	2.50
1979	6.50	2001	3.50
1980	9.90	2002	2.60
1981	14.30	2003	1.40
1982	11.20	2004	2.10
1983	7.40	2005	2.70
1984	3.50	2006	4.10
1985	3.50	2007	3.30
1986	3.10	2008	2.30
1987	1.30	2009	5.80
1988	4.20	2010	0.00
1989	4.00	2011	0.00
1990	4.70	2012	3.60
1991	5.40	2013	1.70
1992	3.70	2014	1.50
1993	3.00	2015	1.70
1994	2.60	2016	0.00
1995	2.80	2017	0.30
1996	2.60	2018	2.00
1997	2.90	2019	2.80

# On a Personal Note...



**David Nelson** — After a busy summer, fall is upon us, and the beautiful color transformation that comes along with it.

The miles sure added up over the summer, with client meetings in Minnesota, and

Sally and I also visiting with clients in the Upper Peninsula Escanaba. We did make our way through Door County in Wisconsin for a few days. This was our first time through this area, and the entire area was very nice.

I was able to make a return trip up to the North Country, doing some fly fishing in Canada. It has been four years since we have been up that way. And although a strong storm came through our camp one evening, the sights, and of course the fishing, were phenomenal.

I wish you enough.



**Gene Krueger** — Happy Autumn everyone! We attended the Hawkeye's 2018 college football opener, and so I guess if we hate to see summer over, the anticipation of the football season coming to fruition is a good tradeoff.

Our families are all doing great. Libby, Neal, George (pictured on the Niabi Zoo train with Susan)

and little Charlie are all into full work and Day Care mode as Libby's 12-week Maternity Leave has passed. Like other new Mothers, I do think she was ready to go back to her beloved day job.

Aaron, Tonya and Lydia are winding down there fall activities and after a summer of 70-80 hour work-weeks, Aaron couldn't be happier. 11 year old Lydia is now in Junior High and she seems to be enjoying the transition from grade school.

I hope this finds you all healthy. We thank you all for your continued use of our services, but most importantly, we thank you for your friendships.

## THANK YOU



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**Brad Fritz** — Sad to see the summer end, but we do like autumn just as much and allows for a little cooler activities. We had two family weddings this summer that were really a lot of fun, especially when it is nieces and nephews and we just get to sit back and enjoy the celebration. We have another wedding in

Wisconsin in November and another in Colorado in December. Bruce has finally completed his schooling for his PhD and is now officially Dr. Bruce Fritz and has even landed a job in Washington D.C. working in the research field he wanted. We spent a good bit of our summer going to grandkids baseball games in Warrenville, and loved every minute of watching the kids have fun and see how much they have grown up already. Brian is coaching Alice and Etta's team so it is fun to see him interact with a whole bunch of 6 year old's. We also hosted our annual family picnic again in July and had a fantastic time. It's always fun to get together with lots of family and friends. We did venture to Kansas City for a Cubs game in August, and they won!!!! That was our only Cubs game this year as the time went by too fast and we had some projects to finish up around the house. I hope for the best for all our friends and acquaintances into the future, look forward to seeing many of you in the coming months.

# On a Personal Note...



**Amy Cavanaugh**— I hope you all had a nice summer. It went by too fast as usual but we did have a great summer. We went to Milwaukee in June and watched the Cubs beat the Brewers. I enjoyed my first trip to

Miller Park but still prefer Wrigley Field. We were in Destin FL in August for a destination wedding. Bud's daughter Sydney married John Butler on 8/9/18 on the beach at Henderson State Park. It was a beautiful wedding and we all had a great vacation. My Mom turned 80 in August as well and she joined us in Destin. She celebrated her birthday with snorkeling, body surfing, and parasailing. I also took her to the go-cart track. She's definitely an inspiration to all of us. I'm looking forward to the fall and another trip to Amelia Island FL with friends to celebrate more birthdays in October.



**Cathy McDanel** — It was a wonderful spring and summer, and it is hard to believe that summer is already gone. Mike and I spent a weekend in Minneapolis with our daughters, Lauren and Jenna. We spent some time talking about Jenna's

wedding plans, and had a really good time. Jenna's wedding was in October, and it was great seeing my family there.

Mike and I have been playing golf when we can, and I am enjoying playing pickleball outdoors. We also like to spend time with our dog, Lucas (pictured).



**Ken Nelson** — Well here's another trip to check off of the bucket list. Before this trip I had never heard of an OHV, and now I know what it is. Off Highway Vehicle. Just think of it as a four person ATV on steroids! The destination,

Silverton, Colorado and the San Juan mountains in southwestern Colorado. My wife and I, along with my older brother Steve and his wife Deb travelled to this high rugged mountain range in the Rocky Mountains

for some fantastic mountain trail riding for two days, and the scenery was nothing short of spectacular. We travelled through several breathtaking mountain passes where the elevation ranged from 9,000 feet in the small town of Silverton up to 12,960 as we travelled up the side of the mountains through one of the passes called California Pass. Two full days of trail riding totaling over 80 miles each day with lakes and beautiful mountain streams that were truly amazing to see. What an experience. Hope all is well with one and all, and stay tuned for the next adventure!



**Val Hill** — Hard to believe that Elle's sophomore year at the University of Iowa is underway. She's out of the dorm and into apartment living in downtown Iowa City! We weren't thrilled to move all her stuff up to the 5<sup>th</sup> floor, but she's all moved in and loves it. In

June, Elle spent a week in Arizona with her godmother and then in July she traveled to Orange County, California with her roommates, Maddie and Sam. She had a wonderful time on both trips. In July we had the pleasure of being part of my niece, McKenzie's wedding. Alan and I were co-hosts of the reception and Elle and her cousins sang at the wedding. Here is a picture of Elle and the gorgeous bride.



**Jake Woodcock** — Bring on the fall! While summer was nice, for me, it is hard to beat fall in the Midwest where weather is concerned. The kids had a nice summer and now Gabe and Zara are both back in school. Gabe has been reading like crazy. It is hard to keep him supplied with books! Zara

is very excited for school this year as it is her first chance to do homework, which she has been begging for. Daria keeps Samantha busy constantly. Of all of our kids at this stage, Daria is definitely the rowdiest. She gets into everything she can reach and is not shy about letting us know when she wants attention, which is always. It's pretty cute at times, but a lot of work!

# On a Personal Note...



## **Nate Kreinbrink —**

The summer was once again jam packed, with all 3 boys playing baseball. After their seasons, we managed to spend a few days in Wisconsin Dells, and a trip back to Ohio to visit family, and attend a wedding in Cleveland. Everyone had a great time, and the time flew by. It's hard to believe we are over two months into the school year already, and even harder to

believe that we have a sophomore, 4th grader and pre-kindergartener already. Ashley and the boys are all off to great years, and are settled into their daily schedules.

Enjoy the fall colors, and hope to see everyone at our upcoming workshops and events.



**James Nelson —** I hope everyone enjoyed the last of summer. It has been busy at our house as our oldest daughter, Sophia, is back in school. Erica and Violet are missing her already after a fun filled summer. Besides loving her time in the classroom, Sophia is also involved in gymnastics and soccer right now. The picture above was taken at Sophia's recent gymnastics competition. Our youngest, Violet, has loved

watching her sister compete and does her best to keep up with her. I hope you all enjoy the rest of summer and I look forward to seeing you soon.



**John Nelson —** It is hard to believe that summer is gone and fall is upon us. It has been a busy time for my wife, Mercedes, and me, as we are expecting our first child this January. We both are incredibly excited. The baby preparations have been fun and have kept us busy. I hope you are

well and I look forward to seeing many of you in the office soon.



**Jamie Hugunin —** Hello everyone. I hope you all had a wonderful summer. I sure had a busy one. I had several family cookouts and birthday parties to celebrate. Of course, I spent some time doing different projects around the house. In my leisure time I enjoyed swimming and going for runs with Brian and our dog, Zeus. In June we

went to Lost Island Waterpark in Waterloo with family and had a blast. I sure love the warm weather coupled with refreshing water! I am always sad to see the days get shorter and summer come to an end, but I am excited for fall nonetheless. Bring on the Smore's, hot apple cider, and the beautiful Autumn leaves!



## **Michelle Eversoll —**

It was a spring and summer of celebrating for my family.

In May, our son graduated from CCC with his AAS degree. He has his first full time job and is saving money for a down payment on a house.

In June, John and I celebrated our 25<sup>th</sup> wedding anniversary. We had a Chicago Cubs themed party with some of our closest family and friends. I can't believe how time flies. I remember our wedding day like it was yesterday!

In August, my brother and I threw a surprise 50<sup>th</sup> wedding anniversary party for our parents. Because of them, I have learned what true love is made of and I can't imagine a greater life lesson!

## **Weekly Financial Focus**

Tune in to KROS FM 105.9 / AM 1340 every Wednesday morning at 9:05, as NelsonCorp

Advisors bring you the weekly Financial Focus Program. Various financial topics will be covered, with the first Wednesday of each month being an extended Live program.



# On a Personal Note...



**Rich Phelan —** This year we were fortunate to have our two oldest grandchildren stay with us for four plus weeks as their parents were in Europe.

Every other summer my oldest daughter, Bridget and her husband Andy, travel as counselors and teachers to Europe with the Iowa Ambassadors of Music (IAM). All of the counselors are certified music teachers. 350 high school musicians, the best young people and performers the State has to offer in band and choir, rehearse in Grinnell for several days. The group then tours and performs across Europe for three weeks. They perform in London, Paris, Venice, Germany, Switzerland, Austria and Lichtenstein.

We have been fortunate for 8 different tours over 14 years to watch and hear these talented musicians from all over the State of Iowa. Not knowing each other, they come together in such a short time, to become a cohesive high performance band and choir. It is a great cultural and learning experience for the students and teachers. Thanks to Dr. Morgan Jones, former Hawkeye Band Director, who continues to lead this wonderful group.



A few days after the kids get home the entire Phelan/Owen/Nelson family spent the week at Lake of the Ozarks in Central Missouri. Best July weather we have ever had in our almost 40 years at the Lake. What a summer!



**Bob Lee —** I attended the Iowa Downtown Conference in Waterloo. I represented Davenport's Hilltop Campus Village, a Main Street Iowa Urban District, as a member of the Board of Directors. Main Street Iowa supports and guides economic and community development.

Iowa is a national leader in the restoration and revitalization of downtowns and urban districts. There are more than 50 towns and cities in Iowa that are designated Main Street communities. Waterloo is a Main Street downtown located on the Cedar River.

Downtown Waterloo cultural, community venues include the RoverLoop Amphitheater, Waterloo Center for the Arts, Sullivan Brothers Convention Center, Sullivan Brothers Veterans Museum, Dan Gable Wrestling Museum, Public Library, Young Arena, and the Cedar Valley SportsPlex. And don't forget SingleSpeed Brewing Co.

If you are considering a day trip, I would recommend visiting downtown Waterloo



**Deb Montgomery —** It was a very busy and eventful summer for me. My son got transferred to Florida and took my two granddaughters (Norah and Hayden) to live with him in Cape Coral. The girls are seven and eight years old now. They did get to finish

the school year in Iowa before moving down so I had them on weekends and for about a month in the summer. We went swimming, to water parks, camping, visited family. Although they wore me out, we had a great time. We had to say good bye to them in July and send them to Florida. It was rough on the girls, they were sad leaving their friends and family in Iowa, but they seem to be adjusting just fine to Florida life. They have started at their new school and are making new friends. They have already told me that they are too busy to talk to me on the phone all the time because they have things to do. Becky, Brody, and I have already visited them once and I have plans to go down again in October.



**Becky Frederick —** As usual summer came and went too fast!! We have had a busy summer at the Frederick household. We started off with a trip to Six Flags/Chicago over the July 4<sup>th</sup> week (and we saw some of the best fireworks I have ever seen at Six Flags). We absolutely love the rollercoasters and the waterpark they have at Six Flags!! We

also got to go to a Cubs game and watch from one of the Rooftops (a first for me). At the end of July we were able to take a trip down to Florida to visit my brother and my nieces who live in the Cape Coral/Ft. Meyers area. And of course my son, being a true "Mississippi River Rat", likes to spend every possible moment he can out on the boat. While I enjoy our boat time, I like to spend more of my time in my nice clean pool. Which leads me to my picture this month. This is our girl Lucy. Lucy is our 7year old Labradoodle who absolutely hates the water, but loves being as close as possible to us. She was enjoying our day staying home, laying out in the sun on the deck while we swam.....and of course you need sunglasses to lay out in the sun!!!



**Andy Fergurson —** Happy Fall Everyone. The summer has ended, and everything is returning to normal at the Fergurson house. After a summer full of vacations, and trips to grandparents and various camps, we are ready for a regular schedule. This year we have 9<sup>th</sup>, 7<sup>th</sup>, 5<sup>th</sup>, 3<sup>rd</sup>, 1<sup>st</sup> and 4YO preschool. The fall also brings the final preparations for the end of the year with tax planning and IRS training. The new tax law has given us plenty to do

and plenty of new things to learn this "off" season. We are getting close though and we will be ready. I hope all of you have a wonderful Fall and a great holiday season. This is a picture of a few of my kids at a party at our house. I hope to see you in the Spring.

# NelsonCorp @ The Ballpark



## Cambridge Investment Research - 2018 Broker Dealer of the Year

*Investment Advisor* magazine has announced Cambridge as Broker Dealer of the Year for 2018 for Division IV – the division representing independent broker-dealers with over 1,000 producing advisors. The honor is based on the results of the annual poll of advisors conducted by the magazine. This is the 11th time Cambridge has earned this honor, and 7th consecutive.

For Cambridge, the Broker-Dealer of the Year honor is a key measure of success along with the firm's annual satisfaction survey and other measures that are factored into continually raising Cambridge's high standards.

Cambridge's honor is based on receiving high marks in all categories. Registered representatives cast ballots, and the broker-dealers that gained the highest composite scores were awarded the honors in four different divisions based on their number of producing advisors.

- This recognition is not representative of investment performance or returns of advisors.



## Jeans for Charity

# Blue Jeans Friday

**Every Friday, our advisors and staff can wear jeans and pay \$5. At the end of each month, the money collected is donated to a different charity chosen by an advisor or member of the staff. In addition to the money paid by the employees, the office also provides a matching donation. Since starting the promotion in 2013, we have donated nearly \$36,000 to local charitable organizations.**



April—Fulton Music Boosters Club



May—Catholic Historical Center at St. Boniface



June—River Cities Municipal Band



July—Fulton Steamers Wrestling



August—Masons' Clothe A Child Program



September—Getting Ahead Program



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