

# NELSONCORPNEWS

**JULY**  
**2023**

## PLAN YOUR FINANCIAL FUTURE

We're here to help you work toward your goals. p4

## MAKE THE MOST OF YOUR SUMMER

Keep your financial plan on track even during the summer months. p6

## FEATURED CHARITY OF THE MONTH

NelsonCorp's Jeans for Charity Supports "The Grove" Public Art Project. p11





# 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



## SO GRATEFUL

Every Fourth of July, we all spend the day reflecting on how fortunate we are to live in this great nation. I'm so grateful to be an American! And while I certainly have thoughts about what makes our country "the land of the brave and the home of the free," I thought it would be good to share the thoughts of a few Americans who were much more important – and much more eloquent – than me.

"America was not built on fear. America was built on courage, on imagination and an unbeatable determination to do the job at hand." – Harry Truman, president

"Down through history, there have been many revolutions, but virtually all of them only exchanged one set of rulers for another set of rulers. Ours was the only truly philosophical revolution. It declared that government would have only those powers granted to it by the people." – Ronald Reagan, president

"We are called the nation of inventors. And we are. We could still claim that title and wear its loftiest honors if we had stopped with the first thing we ever invented, which was human liberty." – Mark Twain, author

"America is another name for opportunity." – Ralph Waldo Emerson, poet

Whether you're a president, a poet, or just an ordinary citizen like me, it's clear that we are truly blessed to live in the United States of America. On behalf of everyone at NelsonCorp, I hope you have a very happy Independence Day!

Sincerely,

*David Nelson*

# CONTENTS

- 04 **Things to Note**  
Important Items
- 04 **Support our Community**  
Check out what's happening in the area
- 04 **12 Ways to Help You Plan Your Financial Future**  
A handful of ways we work to help you through the process of planning your financial future
- 05 **The Liberty Song**  
The history of a song of independence and the reminder that we are united as Americans.
- 06 **Make the Most of Your Summer**  
Things to think about to keep your financial plan on track
- 07 **NelsonCorp Media Appearances**  
An overview of the topics covered this month
- 08 **On a Personal Note...**  
Read what members of the NelsonCorp team have been up to
- 11 **Summer Reading List**  
A compiled list of some of our favorite reads
- 11 **Featured Charity of the Month**  
Jeans for Charity supports "The Grove" Public Art Project

## THINGS TO NOTE

*We had a great turnout to our first Lumberkings Night last month. Our very own Sophia Nelson got to throw out the first pitch! Clients, keep an eye out for your invitation to the client event at the last home game of the year.*

## SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- NelsonCorp Field
- Timber Lake Playhouse
- Great River Threshers Days
- Clinton County Fair
- Visit Clinton [www.clintoniowatourism.com](http://www.clintoniowatourism.com)
- Visit Quad Cities [www.visitquadcities.com](http://www.visitquadcities.com)

### NelsonCorp Nuggets

**About two-thirds of primary mortgages, most of which are 30-year fixed rate loans, have an interest rate below 4%.**

*Source:  
The Wall Street Journal*

# 12 WAYS TO HELP YOU PLAN YOUR FINANCIAL FUTURE

Investment planning is the process of determining what you want, what you need, and what steps you must take to acquire both. At NelsonCorp, investment planning is an ongoing process. It never stops. That's why we:

What We Do	Benefit to You
1. Help you commit to your goals by putting them in writing.	In our experience, written goals are followed up far more than unwritten ones. This step is simple, but it makes it more likely that you will achieve your goals.
2. Help you set practical, achievable goals within your desired time frame.	Your time and your money are both valuable. By focusing on the most achievable goals, we can help save you more of both.
3. Help you determine which financial decisions should be addressed first.	Sometimes, you may find you have more decisions to make than you can possibly handle at once. We can simplify life by helping you understand which opportunities and decisions must be made now.
4. Consider every possible way for you to pursue your goals...even if they're unorthodox.	We will turn over every rock to find possible ways for you to help reach your goals faster...so that you can enjoy them sooner!
5. Work with you to create a written, step-by-step investment plan.	Having a written investment plan means you will always know what to do and when to do it. That means saying goodbye to confusion, uncertainty, and delay.
6. Update your plan on a scheduled AND asneeded basis.	Things change ... including your financial goals. Should that ever happen, we can easily modify your investment plan so that it's never out of date.
7. Help you secure the appropriate type and amount of life insurance to protect you and your family's future.	Life insurance is one of the most boring topics imaginable – but it's also one of the most valuable aspects of investment and estate planning. That's because it brings confidence that your family will always have their needs taken care of.
8. Help you create an estate plan.	What is the biggest benefit of an estate plan? A good night's sleep. With an estate plan, you'll never have to lie awake wondering, "What will happen if —" ever again.
9. Help you save for and fund your children's education.	Every parent and grandparent dreams of their children getting a good education to secure an even brighter future. Another dream of every parent? That their child won't have to live in their spare room at age 25. By reviewing your children's custodial accounts and 529 plans, we can help make both dreams a reality.
10. Make taking your IRA Required Minimum Distributions as simple and easy as possible.	As your financial advisor, we want to save you time and hassle whenever possible and avoid a 50% tax penalty.
11. Remind you about upcoming financial decisions that must be made or serve as an "early-warning system" whenever potential challenges appear.	You've got enough on your plate to worry about. Our job is to take things off your plate instead of piling things on. So we'll act as your financial alarm clock, concierge, and calendar all 365 days of the year.
12. Leverage our experience to provide strategies and solutions you didn't even know existed so you can secure more income, reduce expenses, and get the most out of your finances.	Sometimes, the best way to get past a wall isn't to climb up and over. We help you find easier, more efficient ways to overcome any financial obstacles in your path.



# THE LIBERTY SONG

**United we stand, divided we fall.** It's a phrase that's been said many times throughout our nation's history. The legendary Patrick Henry said it in the last speech he would ever give to the public, thundering the words so forcefully that at the end, he collapsed and had to be carried away. Abraham Lincoln famously alluded to it during his historic debates with Stephen Douglas, declaring, "A house divided against itself cannot stand."

The words adorn both the flag of Missouri and state seal of Kentucky. And they could often be found on posters and flyers during World War II, urging Americans to tighten their belts, shore up their spirits, and fight for the future of the free world.

They are also words I think about every Fourth of July. Because history has proven, time and again, just how accurate they are.

But the first time the phrase appeared in America wasn't in a speech or on a flag. It was in a song.

The year was 1768. American colonists had just become subject to a new series of laws called the Townshend Acts. These were designed to force colonists to comply with British trade regulations and prove that Parliament had a right to tax the colonies without their consent. They may have even been meant to punish the people of New York for refusing to quarter British soldiers in their homes.

In other words, these new laws were behind several of the grievances Thomas Jefferson would include in the Declaration of Independence.

As you can imagine, Americans didn't take these Acts lying down. In every colony, protests broke out. Ports refused to

import British goods. And many leading citizens of the day wrote pamphlets, articles, and editorials on why all colonists should unite to oppose unjust laws.

One of those citizens was a man named John Dickinson. As one of the foremost legal minds of his day, he had already spilled gallons of ink on a series of essays against the Townshend Acts.

But, that summer, he decided to write something that appealed to the heart more than the head. An ode to the rightness of fighting for liberty and freedom. He called it *The Liberty Song*. Here's how it went:<sup>1</sup>

*Come, join in hand, brave  
Americans all  
And rouse your bold hearts at  
fair Liberty's call;  
No tyrannous acts shall  
suppress your just claim,  
Or stain with dishonor America's  
name.*

*Our worthy forefathers, let's give  
them a cheer,  
To climates unknown did  
courageously steer;  
Threw oceans to deserts for  
Freedom they came,  
And dying, bequeathed us their  
freedom and fame.*

*The tree their own hands had to  
Liberty reared  
They lived to behold growing  
strong and revered;  
With transport they cried, "Now  
our wishes we gain,  
For our children shall gather the  
fruits of our pain."*

*Then join hand in hand, brave  
Americans all,  
By uniting we stand, by dividing  
we fall;*

*In so righteous a cause let us  
hope to succeed,  
For heaven approves of each  
generous deed.*

*All ages shall speak with amaze  
and applause,  
Of the courage we'll show in  
support of our Laws;  
To die we can bear, but to serve  
we disdain.  
For shame is to Freedom more  
dreadful than pain.*

*In Freedom we're born and in  
Freedom we'll live.  
Our purses are ready. Steady,  
friends, steady.  
Not as slaves, but as Freemen  
our money we'll give.*

Dickinson submitted the lyrics to two Pennsylvania newspapers. Both published the song in early July 1768. From there, the song "went viral" as we would say today. Within months, it had spread up and down the eastern seaboard, appearing in newspapers from Massachusetts to New York to Virginia. It became one of the first patriotic songs in American history.

These days, most Americans don't know about *The Liberty Song* anymore. I think that's a shame – because the words remind us that **by uniting we stand, by dividing we fall.**

As you know, we all have different political opinions and beliefs. We all have different visions of what our country should be. But this is nothing new. When Dickinson wrote his song, America wrestled with the question of whether to fight British law. During the Revolution, America wrestled with the question of whether to declare independence. (Dickinson himself voted *not* to sign the Declaration...although he became one of the few Founding Fathers to actually fight in the Revolution, and he later helped write the U.S. Constitution.)

During Lincoln's day, America wrestled with the question of slavery. In the 20th century, America wrestled with



questions like isolationism or interventionism, segregation or integration.

Now, today, we have a hundred questions of our own. But *The Liberty Song* reminds me that, while we will always have differences of opinion, we are all Americans. We each do our best to continue rearing Liberty's tree, so that its shade covers all of us. We are all striving so that our children "gather the fruits of our pain." In other words, there will always be far more that unites us than divides us.

This Independence Day, we will sing the national anthem. We'll sing *America the Beautiful* and *My Country 'Tis of Thee*. But I also want to remember the words of *The Liberty Song*. I want to remember how far we've come as a nation. Most of all, I want to remember that by uniting we stand, by dividing we fall. And America will never fall.

On behalf of everyone at NelsonCorp, I wish you a safe and happy Independence Day!

<sup>1</sup> "The Liberty Song," Wikipedia, [https://en.wikipedia.org/wiki/The\\_Liberty\\_Song](https://en.wikipedia.org/wiki/The_Liberty_Song)





Summer is here!

In a way, summer is the season when good financial planning gets rewarded. Retired couples embark on long road trips in the motorhome they spent years saving up for. Families move into bigger and better homes. (Summer is the most common time of year to move or buy new property.)

You get the idea. It's a time for getting out of the house and living life to the fullest. A time for checking off the items on your personal bucket list – both before and after retirement.

If you have certain goals you intend to achieve this summer, I'd like to be the first to extend my congratulations! But if you feel like you are still far away, that's what my team and I are here for. You can always give me a call so we can discuss every stone we can turn, and every step we can take, to get you closer to where you want to be in life.

In the meantime, I wish you and your family a special summer!

## WHAT'S AROUND THE BEND: 401(K) CHECK-UP

Many people don't think about

their finances much during the summer. And while having fun in the sun should be one of your top priorities, it's important that you don't let your financial progress stall completely.

So, before you embark on any summer trips, there is something I highly recommend you do first: Check in on your 401(k) if you have one. It's important that, at least once or twice a year, you examine your 401(k) to determine:

- Whether there's a gap between how your 401(k) is performing and how you expect it to perform.
- Whether the investments you own in your 401(k) are still in line with your retirement goals.
- Whether your 401(k) needs to be rebalanced. (Over time, the value of certain investments can shift, meaning you may need to buy or sell some in order to return to your original asset allocation.)

If everything is in order, you can enjoy your summer with increased confidence that one of your most important retirement tools is still working as it should. But if you have any concerns, you can always come to me for a

second opinion!

## WHAT'S OVER THE NEXT HILL: COMPANY STOCK DECISIONS

Most people save for retirement in large part through an employer-sponsored retirement account, like a 401(k). But this isn't the only way employers play a role in saving for retirement.

According to one study, over 6,200 companies in the U.S. have Employee Stock Ownership Plans (ESOPs), covering nearly 14 million people.<sup>1</sup> (An ESOP is an employee benefit plan that gives workers the ability to own shares in the company they work for.) Furthermore, another 5 million workers participate in 401(k) plans that are primarily centered around company stock.

If you are one of these people, you will have important choices to make in the fairly-near future. Sometimes, investing in your company can be a smart move, especially if the business is growing. Other times, the company may take up far too large a space in your portfolio, leaving you vulnerable if things go south.

This is especially true if you have

a 401(k). After all, you already rely on your employers for day-to-day income, so it may not be wise to tie the bulk of your future savings to them as well.

If you are investing in your company's stock, ask yourself why. Is it because of how your company's 401(k) is allocated? Is it out of a sense of loyalty? Or is it because you know it is a good investment?

It's very important you determine whether or not your company's stock is a good investment. The answer, in turn, should determine how much of that stock you own – or whether you should own it at all. If you aren't sure, let's get together and find out sometime before the year is over!

## WHAT'S ON THE HORIZON: PHASED RETIREMENT

At some point on your road to retirement, you're going to need to answer another crucial question: How do you want to retire? All at once...or in stages?

The latter is often referred to as a phased retirement, and it's growing in popularity. Check out these stats:

- 45% of U.S. workers envision reducing their work hours



over time, according to one study.<sup>2</sup>

- 15% of employers offer workers some form of phased retirement option.<sup>3</sup>
- On the other hand, only 6% offer a formal phased retirement program.<sup>3</sup>

The benefits of a phased retirement are simple, but powerful.

First and foremost, you'd be able to ease into the transition from full-time work with a full paycheck to full retirement and no paycheck. You could also use it as an opportunity to "test the retirement waters" to see whether you'll enjoy life without a job. Finally, it would enable you to reduce your workload and pursue other interests without leaving the financial, social, and professional satisfaction that may come with your job.

In short, phased retirement can be a great option for those who want to make the transition to retirement less jarring.

I'll have more info on this in future issues. In the meantime, add this on your retirement-to-do list: Determine whether the idea of a phased retirement is right for you.

## INVESTING TIP OF THE MONTH



Many of my clients have children who are now in their early twenties. They often ask what investment advice they should give their kids, who are just starting on their own road to retirement.

Here's my response: One of the best things young adults can do is simply get in the habit of investing. To do that, they should automatically allocate a portion of each paycheck— even if it's just \$100 or less— to an IRA or other investment account every month.

By doing this, they will train themselves to see investing as mandatory, not optional— and get ahead in the game much earlier in life.

<sup>1</sup> <https://www.esop.org/>

<sup>2</sup> [https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2020\\_sr\\_retirement\\_security\\_amid\\_covid-19.pdf](https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2020_sr_retirement_security_amid_covid-19.pdf)

<sup>3</sup> <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/many-older-workers-prefer-easing-into-retirement.aspx>

## 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](http://www.nelsoncorp.com/blog).

This month, on 4 Your Money, David Nelson talked about how the markets are performing now that the debt ceiling issue is behind us. He also took some time to explain what the Fed is looking at concerning decisions on interest rates and inflation, including a deeper look into unemployment numbers. In another segment, James Nelson shared some recent economic data that points to more neutral market conditions. He explained that investors should take a wait and see approach and not make any drastic moves one way or the other. John Nelson made an appearance where he shared some things to watch regarding the impact of Fed policies.



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



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



David Nelson is a guest columnist every 1st and 3rd Saturday in the Clinton Herald.

## NelsonCorp Nuggets

**According to a survey, 60% of Americans expect Social Security to be their main source of retirement income. Of which, 33% expect they will have to keep working after they retire to be able to live comfortably.**

Source:  
Statista



# ON A PERSONAL NOTE...

## DAVID NELSON

Sally and I made the trip to Minneapolis to cheer on the Lady Hawkeyes in the Big Ten Tournament and then it was on to Seattle and Dallas for the Women's NCAA tournament. Not the outcome we hoped for, but the games were exciting and enjoyable to watch!

Sally is back working in her huge gardens. I'm looking forward to the harvest providing we get some rain. Sally also "adopted" a flower planter on Riverfront through the FAB program at Grow Clinton. She really enjoys all her gardens...flower and vegetable!

I was honored to be asked to be a panelist at a Cambridge Conference in Colorado Springs last month. I enjoyed being part of that, and meeting and talking with others in our business.

Our grandchildren are all happy and healthy. We've really liked watching several of them play soccer and softball.

Here's a picture from Mother's Day. We are truly blessed.



## EUGENE KRUEGER

Happy Summer everyone. It is so hard to believe that almost 1/2 of the year 2023 is already behind us. Our Florida home is all put back together again after the damage from Hurricane Ian last September. Compared to many who are still fighting those battles, we feel quite fortunate.

Back in May, our 16+ year old

family pet (Lovie) passed away. I know that many of you have experienced a loss similar to what Susan and I did and, like us, are still trying to cope with the sadness that comes from that occurrence. After many years of being cat owners, to have a dog that gave us so much happiness, we will be forever grateful.

Enjoy your summer and thank you all for your continued use of our services and most of all, thank you for your friendships.



## KEN NELSON



What beautiful scenery there is in South Dakota. My wife and I made the 11.5 hour journey out to the Rapid City, South Dakota area recently to meet up with my older Steve and his wife Deb, and what a wonderful time we had.

We went to the Mt. Rushmore National Memorial as seen in the photo of the four of us, and we also visited other highlights such as the Crazy Horse Memorial, Badlands National Park, and the beautiful Bridal Veil Falls waterfall in Spearfish. Well worth the many hours of traveling.

Simply beautiful!

The next small trip we will be taking will be to the Brookfield Zoo with our two sons, daughters-in-law and three beautiful little granddaughters, so definitely stayed tuned for some pictures of those little characters! Wishing you all the best and a wonderful summer.

## AMY CAVANAUGH

I hope you all are enjoying the summer. It is so nice to get outside and enjoy the warm weather. We took a trip in April with friends to Key West Florida and always have a great time. We had been scheduled to go last September but Hurricane Ian changed our plans. We also attended the music festival in Clinton in June and hope to continue to enjoy the local events and activities. I have a goal this summer to try all the walking and biking paths in the area so be sure to wave if you see me out and about.



## NATE KREINBRINK

School is out, so I guess it's officially summer. Braxtyn is on to 4th grade, Emerson will be a freshman, Alijah will be back at Clarke University, and Ashley will start a new chapter after taking a position with the Mississippi Bend AEA. Schedules are currently filled with baseball. I am coaching Braxtyn's 9U team, which has definitely been a "fun" season so far, as they are a group full of energy. Seems odd having

Em playing high school baseball and Alijah on the coaching staff. We were able to get away for a few days over spring break to Clearwater, FL. It was a nice trip and had beautiful weather while we were there.

Other than a little getaway to Lake Michigan with my family, we will enjoy the rest of summer enjoying the wonderful things going on in our area. Hope you all have a great summer and I look forward to seeing you at one of our upcoming events.



## JAMES NELSON

Hello everyone! I hope you are having a great summer. My girls are excited to be on summer break. They have spent a lot of time on break playing softball. I am coaching Violet's team this year. We recently went on a trip to Colorado. This was the first time my girls were in the mountains. They loved it and are already talking about when we can go back again. I hope you are well, and I look forward to seeing you in the office soon.





**JOHN NELSON**

I hope you're enjoying the start to summer and I look forward to seeing many of you at upcoming summer events. We've enjoyed Will's spring soccer season which I was fortunate enough to coach. Isabelle has enjoyed watching the games and has participated during practice. She also enjoys gymnastics both in the gym and at home. They both keep Mercedes on the go! We plan to make fun summer memories and hope you and your families do too.

**JAKE WOODCOCK**

We hope everyone is enjoying the start of summer. We are staying busy already. Our rescued horses made the northern trip to Iowa and are settling in well. We are getting weight on them, having the farrier out frequently to work on their feet. They were neglected in the past, but soon will look like new horses. Our children especially love the mini horses.

We plan on another road trip out West later this summer, visiting both Yellowstone and Glacier National Parks. We are excited to go hiking and witness geysers,

wildlife, and mountains again. We hope you all enjoy safe travels and time with your families this summer.

**VAL HILL**

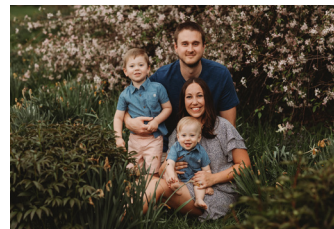
I hope you are all having a great summer! We are still chipping away at our big kitchen remodeling project. Things are coming together nicely so hopefully it will be done by the end of summer. Here's a picture a few weeks into the project, after most of the destruction had taken place.

Elle is still working at Abbe Center for Mental Health in Iowa City. She'll be moving to a new apartment later this month. Counting all the "moving ins" and "moving outs", this will be number 10 in 7 years. Alan said his back hurts just thinking about another move. He continues to love retirement (except the kitchen project) and has enjoyed more golf and fishing. We are looking forward to fun family trips coming up to Minnesota, Lake of the Ozarks, and Wisconsin Dells. Enjoy the rest of your summer!

**JAMIE HUGUNIN**

Hello summer! My family and I have been enjoying the outdoors and embracing the beautiful weather we have had. The boys seem to be getting bigger by the day. Miles and Everett love playing outside and going for bike rides. Water balloons are a big hit for both the kids and the dogs! We recently went to the Brookfield Zoo and they loved

seeing all of the animals. The highlight of the trip was probably watching the penguins get fed. The boys got a chuckle out of it and it was quite entertaining. Miles and Everett are playing together more and more, but with two boys comes a lot of wrestling! We hope you all have a great summer!

**MICHELLE EVERSOLL**

My daughter recently graduated from Augustana College with a Master of Science in Speech-Language Pathology. To top it off, she finished the program with a 4.0 GPA and was the recipient of their "Outstanding Externship" award! Morgan accepted a position at MercyOne where she is currently working with pediatrics and adults with speech and communication disorders, as well as swallowing disorders. Chasing a dream requires passion and hard work and that is exactly what she has done! To say we are proud is an understatement.

**MIKE STEIGERWALD**

Time is certainly flying, as our twins celebrated their 1st birthday in May. I can't believe how fast time goes, and that I have now been with NelsonCorp for over a year. Our boys

(William, Joseph, and Thomas) are really enjoying playing outside and going for walks, as well as occasional trips to local parks. We had wonderful time at a few family weddings recently and were back in the Chicagoland area to visit with family and friends at the start of summer.

Although we do not have any big trips planned, our weekends are filling up fast with lots of family time and visitors. Here is a picture of the boys out for a walk. One thing I have learned is that it is very difficult to get all three boys to smile at the camera at the same time! I hope you all have had a great start to the summer!

**TRAVIS MOREHEAD**

Happy Summer, everyone! I hope you all have been enjoying the sunshine. I have stayed busy with work training. I am currently working on my Retirement Income Certified Professional designation. It has been fun to feel like I am back at school again. Outside of the office, I have been able to spend a good amount of time with my family. We all were able to go to the Tailgates N' Tallboys festival in Clinton. What a blast that was. I

# ON A PERSONAL NOTE...

also got to take my nephews to Happy Joes. They really enjoy the game room. I think they may have set a record for consecutive rides on the Merry-Go-Round. The picture I included is of my nephew Rowan showing off his prize from winning a bunch of tickets.

## AMANDA SCHAUER

Hello! I hope everyone is having a relaxing and enjoyable summer so far! I don't have any big plans but have been keeping plenty busy spending time with family and friends and going to my nieces' and nephew's activities. In May, my sisters and I took a trip to Indian Shores, Florida. I look forward to going back again! Have a safe and Happy 4th of July!



## AUSTIN ECK



We had a great time visiting with family on our recent trip up to

Davenport for a wedding. The kiddos really enjoyed seeing and playing with their cousins. My wife's sister recently had a new baby, so we're looking forward to visiting them soon in Texas, where we'll also get to relax at the beach and go to a few baseball games. We hope everyone has a great summer and enjoys the weather!

## HANNAH VAN HYFTE

I can't believe we're already here in July; the time sure has gone fast. My husband is glad for the nice weather and he's been out golfing as much as his work schedule will allow. I even tagged along and tried my hand at a day of golf as well. My daughter is working full time and going on camping trips now that the weather is warm. School is out and my son is definitely enjoying his summer vacation after finishing up his freshman year of high school.

It's been a full year since I've joined NelsonCorp and I've enjoyed getting to know all of you and seeing you in the office and at events. Tax season was especially fun with the increased flow of clients coming in and out. I hope you all have a wonderful summer!



## ANDY FERGURSON

It's good to be through another tax season. It was great to see everyone again. We accomplished some good work

this year. It's nice to see some of our plans materialize and bear fruit. I like it when the projections come out close to the actual numbers. Math nerds like me get excited about that kind of thing.

This will be a big summer at our house. Maybe the last one before our family dynamic shifts. Our oldest is home from college and saving to go on a mission. We have a big road trip planned for the mountains over the summer. After that, we will have another senior and be right back into school, sports and all the excitement that comes with kids in 2nd, 4th, 6th, 8th, 10th and 12th grade. Hope you get to make a million memories this summer. I can't wait to see everyone soon.



## MIKE VANZUIDEN



Time sure does fly when you are having fun. The tax season has concluded, and we find ourselves in July, another year half over. Christy and I were able to take a trip south to spend a little time at the beach on Padre Island and then up to San Antonio to visit her sister and family. We enjoyed every minute, even the long drive. As the summer rapidly

approaches, I hope that you can find some time to relax and reflect. Have a blessed summer!

## TABATHA WESTPHAL

Summer is here, and life is busy. Baseball/softball take up a majority of our evenings. Sitting at ball games is our favorite time of the year. We are still making time to do some fun summer activities, however. We just got back from a trip to Wisconsin Dells, and that was a blast. A trip to Las Vegas is next on our list this summer at the end of July. We have never been, so that should be quite the experience. I hope everyone is having a great summer!





# SUMMER READING LIST



With summer in full swing, we wanted to offer up some suggestions for some good summer reading. Books may contain explicit language or content. Those marked with an **E** have high levels of one or both.

## Fiction

- The Husband's Secret by Liane Moriarty (Women's Fiction)
- The Lake House by Kate Morton (Historical Fiction)
- Postmortem – Kay Scarpetta Book 1 by Patricia Cornwell (Crime Fiction) **E**
- Where the Crawdads Sing by Delia Owens (Historical Romance)
- The Last Trial - Kindle County Book 11 by Scott Turow (Legal Mystery/Thriller/Suspense)
- Malibu Rising by Taylor Jenkins Reid (Women's Fiction) **E**
- Triptych – Will Trent Book 1 by Karin Slaughter (Crime Fiction) **E**
- The Dark Queen – The Dark Queen Saga Book 1 by Susan Carroll (local author, Historical Fiction)
- Just Last Night by Mhairi McFarlane (Romantic Comedy) **E**

## Non-Fiction

- The Boys in the Boat: Nine Americans and Their Epic Quest for Gold at the 1936 Berlin Olympics by Daniel James Brown (History)
- Black Mass - Whitey Bulger, the FBI, and A Devil's Deal by Dick Lehr and Gerard O'Neill (True Crime)
- Isaac's Storm: A Man, A Time and the Deadliest Hurricane in History by Erik Larson (History)
- The Last Folk Hero: The Life and Myth of Bo Jackson by Jeff Pearlman (Football Biography)
- A Matter of Honor - Pearl Harbor: Betrayal, Blame, and a Family's Quest for Justice by Anthony Summers and Robbyn Swan (Biography)
- The Last Lecture by Randy Pausch (Motivational)
- Shadow Divers: The True adventure of Two Americans Who Risked Everything to Solve One of the Last Mysteries of World War II by Robert Kurson (History) **E**
- American Predator: The Hunt for the Most Meticulous Serial Killer of the 21st Century (True Crime) **E**
- The Attributes: 25 Hidden Drivers of Optimal Performance (Business)

## THIS MONTH'S FEATURED CHARITY IS "THE GROVE" PUBLIC ART PROJECT



The July Jeans for Charity is "The Grove" in downtown Clinton's Pocket Park at 125 Fourth Ave. South. The artist is Gabi Torres.

Help support Gabi Torres's public art projects in Clinton County. From The Grove in downtown Clinton to Wildness throughout the Clinton County Conservation parks, Gabi is transforming spaces through placemaking for all of Clinton County to enjoy.

For more information, visit her website at <https://www.gbart.studio/>. Donations can be made payable to Clinton Hometown Pride Public Arts Fund, and mailed to PO Box 1153 Clinton, Iowa 52732.

## JEANS FOR CHARITY

*Every Friday, the team at NelsonCorp Wealth Management wears "Jeans for Charity". In exchange for getting to wear jeans to work, we each pay a \$5 weekly fine. At the end of the month, the fines are donated to a charity. NelsonCorp will match the fines that are collected, up to \$250.*



880 13th Ave N, Clinton, IA 52732

PLACE  
STAMP  
HERE



**NelsonCorp**  
Wealth Management

[www.nelsoncorp.com](http://www.nelsoncorp.com)

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

[info@nelsoncorp.com](mailto:info@nelsoncorp.com)

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

fax: (563) 242-9062

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.*