

# NELSONCORPNEWS

**OCTOBER**  
**2023**

## **WAYS WE STRIVE TO SERVE YOU**

Our number one goal is providing you with the very best service. p4

## **SAFEGUARD YOURSELF BY BEING PREPARED**

Take proactive steps to safeguard your money, your identity, and your retirement. p6

## **FEATURED CHARITY OF THE MONTH**

NelsonCorp's Jeans for Charity Supports Clinton County Special Athletes. 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



## HELLO FALL!

While autumn makes most people think of football, changing leaves, and upcoming holidays, it is also the season of transition and reflection, and for some, a season for change. As the sweltering heat of summer gives way to cooler temperatures and daylight shortens, nature undergoes a breathtaking transformation. Tree leaves in brilliant shades of red, orange, and gold shed their leaves and the crisp, cool air hints at the imminent arrival of winter.

Autumn's magic lies in its power to encourage introspection. The slowing pace of life as the world prepares for hibernation prompts us to reflect on our own lives, goals, and aspirations. Just as trees release their leaves to conserve energy, we, too, can let go of things that no longer serve us and prepare for personal growth and renewal.

Autumn teaches us to embrace change gracefully and to look for the good in life's transitions. It's a season that prompts us to take stock of the past year and prepare for the next, reminding us that even in moments of letting go, there is a profound beauty that emerges from transformation and self-discovery.

But of course, autumn is full of fun as well. Pull out those sweatshirts and maybe take a trip to the pumpkin patch or apple orchard, take a drive to see the leaves, and enjoy some hot apple cider or pumpkin spice coffee.

If there are changes or new plans you would like to discuss, my team and I are always here to help.

Sincerely,

*David Nelson*

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## THINGS TO NOTE

Medicare open enrollment begins October 15 and we are here to help! Call our office to book an appointment with one of our many certified professionals to join, drop, or switch your Medicare plan.

## SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- Clinton Area Showboat Theatre Trivia Night
- Walk for Wishes at Murphy Park in East Moline (Make-A-Wish Foundation)
- Visit Clinton [www.clintoniowatourism.com](http://www.clintoniowatourism.com)
- Visit Quad Cities [www.visitquadcities.com](http://www.visitquadcities.com)

### NelsonCorp Nuggets

In 2020, there were 92,000 centenarians – defined as a person who is one hundred or more years old. By 2060, this number is expected to increase to 589,000.

Source:  
Statista.com

# SEVEN WAYS WE STRIVE TO SERVE YOU

Over the years, we at NelsonCorp have found that being a good financial advisor isn't just about knowledge. It's about service. It's about always being there when you need us. It's about being proactive, alert, and thorough on your behalf, so you can focus on enjoying your money instead of worrying about it. To that end, we will always:

What We Do	Benefit to You
1. Contact you to see if you have any questions or needs we can help you with.	You should never have to wonder where your financial advisor is or what they are doing. That's why we are committed to always staying in contact with you, specifically by proactively calling to check in with you, sending you written information or timely market news, and inviting you to attend a comprehensive review of how your portfolio is doing.
2. Keep track of life and family changes that could impact your finances.	Children grow up, adults grow old, and nothing ever stays the same. The changes life brings can affect your finances both positively and negatively. We will help you plan and respond to both.
3. Help you stay on the road to achieving your financial goals, no matter what obstacles life has in store.	Want to know a secret? We believe consistency is more important than sophistication when it comes to achieving financial success. We'll hold your hand when you need it, give you a nudge when you need it, or even provide a shoulder to lean on when you need it...because we are just as committed to you reaching your goals as you are.
4. Provide referrals to other professionals, such as real estate agents, CPAs, and attorneys.	Here at NelsonCorp, we have a wide network of trusted professionals and partners we regularly work with. If you ever need a particular type of professional, chances are we can introduce you to someone qualified, experienced, and, above all, trustworthy.
5. Point out whenever and wherever you need to save more in order to pursue your goals.	If there's ever a chance you're simply not saving enough for the goals you've specified, we'll let you know immediately ... and also suggest solutions.
6. Provide easy-to-understand education on any financial terms or concepts you may be uncertain about.	Both common sense and industry studies agree: educated investors make better investors. If there's ever anything you don't understand—whether it's a financial term or something you read about online – don't hesitate to come to us. We will explain it and answer all your questions so you never feel lost, confused, or worried.
7. Be there for you.	Simply “being there” is perhaps the most important thing we can do for you. Whenever you have a question, concern, or problem to deal with; whenever you want someone to hold your hand; whenever you feel overwhelmed, we'll be there for you. Because without you, there is no us. Here at NelsonCorp, you are the foundation of our business.



# WHAT A FOOTBALL GREAT TAUGHT US



We're in the early weeks of football season... and believe it or not, football has made me think about investing. Okay, I guess that's why I've got my job and you've got yours!

Anyway, I think that as investors, we can all learn a lot from Joe Montana.

In case his name is **almost** familiar: Joe Montana was among the top few college and pro quarterbacks ever. By the way, please don't ask me to put a number on "few"; I know we could go round and round on that topic.

The first thing we can learn is patience. Montana spent several years on the bench at Notre Dame before he got his shot at running the team. When his opportunity arrived in 1977, he was ready, leading the Irish to one of the greatest comebacks in Cotton Bowl history – and the so-called "national title" that year.

He had to wait again in San Fran-

cisco. But when his time came, he produced for the '49ers: Four Super Bowl titles in the 1980s, twice named MVP for the NFL, and three-time Super Bowl MVP. Many called him the greatest quarterback ever.

After elbow surgery, he missed all of the 1991 season and nearly all of '92. Nevertheless, he came back to his team – only to be traded to Kansas City in 1993.

Investors sometimes forget the importance of patience. The legendary Gerald Loeb taught us we should have a "ruling reason" when we buy a stock, and so long as that reason remains in effect, we should stick with our choice. Everything may not always come to those who wait, but often we can improve our chances of success by remembering patience.

One conspicuous characteristic of Montana's teams was their ability to win in any environment, either home or away. There are times when the skies aren't clear

and the turf isn't firm.

As investors, we may hope for ideal conditions, but we don't always get them. We can still win in the rain and mud, but we have to be flexible enough to alter our strategies.

However, like Montana, when we find a strategy that works for us as investors, we should stick with it. The core of his offense was the short pass. Sometimes he ran, at times he threw long. But he wasn't afraid to keep coming back to the short pass... over and over and over again.

Why? Because it worked. It might not have seemed exciting at the time. But winning is exciting, and his '49ers won over and over and over again.

We shouldn't be afraid to be repetitive with an investment strategy that works for us. We shouldn't tire of winning – with or without the razzle-dazzle!

Joe also impressed fans with his ability to block out the crowd. He not only endured the pressures of his job, but even seemed to thrive on them.

As investors, we probably haven't been sacked or booed lately – but we **are** continually subjected to noise from the sidelines! If we listened to every guru on TV and in the newspapers, we'd go crazy. So there are a few commentators I follow, and I block out all the others. Without that concentration, I couldn't be a good quarterback when I huddle with you and my other clients.

Yes, I think we can **all** learn a lot from Joe Montana!



# SAFEGUARD YOURSELF BY BEING FINANCIALLY PREPARED

We just wrapped up September and you may or may not know this, but September is "National Preparedness Month." Beginning in 2004, the Federal Emergency Management Agency (FEMA) and the Department of Homeland Security have promoted September as a good time to take steps to prepare for emergencies and natural disasters. Given the recent wildfires around the country – most notably on the island of Maui – I think this is very sound advice.

As a financial advisor, I'd also encourage you to consider this month as Financial Preparedness Month. This is a good time to take proactive steps to safeguard your money, your identity...and your retirement. To that end, this month's issue of "The Road to Retirement" contains three short articles on how to do exactly that.

As always, if you ever have any questions about how to safeguard your finances/retirement, please don't hesitate to ask. We are always here for you.

## WHAT'S AROUND THE BEND: YOUR EMERGENCY FUND

When it comes to safeguarding your retirement, few steps are easier— or more proactive — than setting up an emergency fund. What is an emergency fund? Generally, this is defined as having enough liquid assets to cover three-to-six months' worth of living expenses. In case of a

financial emergency, having such a fund can help prevent having to rely on credit cards, loans... or dipping into your retirement savings. Here are a few tips to setting up your own emergency fund:

1. **Start small.** Starting an emergency fund can be as simple as depositing \$100 every month into a savings account. Also, bear in mind that this savings account should be a separate account, unrelated to whatever you use for daily expenses.
2. **Stick to a schedule.** Get into the habit of making regular deposits. Whether it is weekly, bi-weekly, or monthly, create a schedule and stick to it. Once you make saving automatic, you won't even have to think about it.
3. **Use that money under the couch cushions.** Whenever you find spare change, like that \$1 Washington under the couch or the crinkled \$10 Hamilton in that old pair of jeans, deposit that into your emergency fund. You'd be amazed how quickly that adds up.
4. **Allocate a portion of your tax refund.** Most people tend to treat their tax refund as a windfall for spending, but if you set aside even as little as 5 or 10% every year, you will be creating an enormous safety net for yourself.

5. **Define what an "emergency" means for you.** Does replacing the transmission on your car count? What about that midnight call to the plumber? Generally speaking, an emergency fund can be used for surprise expenses that might affect your health or basic needs. On the other hand, it shouldn't ever be used for expected expenses, like buying groceries or paying for health insurance. And it should never be used for mere "wants." Making a list now of what your emergency fund is actually for will serve you well in the future.

## WHAT'S OVER THE NEXT HILL: PROTECTING YOUR IDENTITY

These days, proactively examining your cybersecurity to protect yourself from hackers, scammers, and identity theft is crucial for financial preparedness.

Identity theft is when someone "wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain."<sup>1</sup> Over the next few months, I'm going to feature several articles on how to protect yourself against identity theft, but let's start by looking at some of the most common ways thieves can steal your identity:

**Dumpster Diving:** Rummaging through garbage and recycling cans to find documents containing personal information like bills, medical forms, and statements.

**Mail Theft:** One of the oldest forms of identity theft, mail theft is when a thief steals your mail looking for checks or documents that list your contact info, Social Security number, or credit card/bank information.

**Online shopping:** Online merchants often require customers to set up accounts. This makes shopping convenient, but these accounts contain everything thieves need to use your money...and they can be protected by weak, overused passwords that are easy to guess. (Hackers can also get identity information by hacking the overall company, not just your account.)

**Phishing:** Ever receive an email or phone call from someone that looks or sounds legitimate, but isn't? It could be a phishing attempt, where thieves try to "fish" for personal information by posing as your bank, the government, or some other authority.

**Malware:** Malicious software like worms, Trojan horses, and spyware can give hackers access to your personal information or passwords.

Next month, we'll cover basic steps for protecting your identity.



## WHAT'S ON THE HORIZON: SAFEGUARDING YOUR DOCUMENTS

Most people have never experienced a home break-in or a major house fire – but that doesn't mean such events never happen. There are approximately 3,300 burglaries<sup>2</sup> every day in the United States, and it's not uncommon for the number to top one million in a year. And a study by the National Fire Protection Association found an estimated average of 343,100 home fires per year.<sup>3</sup>

Of course, we all take steps to protect our homes from these sorts of catastrophes. We buy locks, smoke detectors, and security systems. But less attention is typically paid to protecting the documents we keep inside our homes. We don't usually think about it this way, but should a fire or theft happen, they may well be the most important possessions you own! So, it's worth spending a little time and thought on how to keep them safe.

Generally speaking, while safety deposit boxes in banks and credit unions are the most secure places to store important documents, there are files that you may prefer to keep at home. For instance, original wills, trust instruments, and power of attorney documents—the thinking being that if a family member dies, their bank box may be sealed for weeks, which could result in costly delays and stressful red tape to navigate around.

For that reason, if you don't have one already, strongly consider buying a secure, fire-proof home safe where you can store the following documents: **Original wills and trusts, passports and Social Security cards, medical directives and power of attorney documents, original deeds and titles, and important contracts and receipts.** Other less

financially sensitive documents like birth and marriage certificates, original insurance policies, certificates of deposit, or family heirlooms can be stored in a bank vault.

Alternatively, electronic or “digital” vaults are an increasingly effective way to protect important documents and information. I would be happy to provide you with any assistance you need in using this.

## HERE'S WHAT WE'RE KEEPING AN EYE ON IN SEPTEMBER & BEYOND

In addition to the inflation/interest rate situation, we're also watching China, where recent economic data has been concerning. The world's second-largest economy is experiencing a significant slowdown in both consumer spending and in real estate. Given how many companies—including here in the U.S.—rely on China for both supplies and for revenue, economic waves there can have a ripple effect on markets here.

It should be noted, however, that the markets did close out the month on a more positive note, rising 3.15% between August 24 and August 30.<sup>4</sup> In other words, while the weather over the markets got partly cloudy last month, there were still rays of sunshine peeking through the clouds.

1 <https://www.justice.gov/criminal-fraud/identity-theft/identity-theft-and-identity-fraud>

2 <https://www.bankrate.com/insurance/homeowners-insurance/house-burglary-statistics/>

3 <https://www.nfpa.org/News-and-Research/Data-research-and-tools/Building-and-Life-Safety/Home-Structure-Fires>

4 <https://fred.stlouisfed.org/series/SP500>

## 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).

On 4 Your Money, David Nelson spoke about important factors that are causing some volatility in the markets. David shared a chart that shows that, over the long-term, the Federal Reserve and the financial markets are not necessarily in sync. He explained that while this is only one factor, it could be a reason to be less aggressive in consumer portfolios. In another segment, David discussed the differences between stocks and the economy, stressing that these are not the same and that stocks are a piece of the economy.



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

James Nelson made an appearance to tell viewers about changes to retirement account rules because of Secure Act 2.0. James spoke about how some of these changes left a lot of uncertainty for people who have inherited IRAs as beneficiaries. To provide clarity, James shared a chart to show how inherited IRAs were impacted by these changes.



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

On Financial Focus, David Nelson discussed how loyalty plays a critical role in maintaining client relationships. David stressed that loyalty must be a “two-way street” to have successful long-term relationships.

David went into detail about the bond market and how the bond “teeter totter” works. He talked about how there are hundreds of thousands of different government bonds available to buy. David cautioned that many times, the term “bond” is used in a generic fashion, but it is critical to know what type of bonds to include in your portfolio.

CLINTON HERALD

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

# ON A PERSONAL NOTE...

## DAVID NELSON

Sally and I took a trip up to Minnesota where we got to enjoy some fishing and time with Sally's siblings. She has also been hard at work in her garden and we have been reaping the benefits. Her homemade salsa, applesauce, and apple pies are just a few of the delicious treats made from the harvest. She truly is a wiz in the garden and the kitchen!

Since I am not coaching this year, we snagged tickets to the Iowa Women's Basketball games for the upcoming season. We're really looking forward to seeing what they can accomplish again this year. Lastly, I had a great time seeing everyone at the baseball games in Clinton and Davenport at the end of their seasons. We were blessed with two great nights and I am glad I was able to chat with so many of you.

Here's a picture of Sally and I with our kids and grandkids. We are so blessed.



## EUGENE KRUEGER

As we turn the corner into the last quarter of the year, we can once again speak to the speed of the passing of each month. I know so many folks talk of their love for autumn, and I have to agree as what's not to like about the return of football, the cooling of the temperatures as well as the changing of the colors of the landscape.

Back in late August, Susan had her left knee replaced and the

progress of her recovery has been good. She is quite anxious to get back on the golf course and hopefully that will happen soon. Our families were all together this summer for the burial of our brother-in-law, John Haiduck, and we took advantage of the gathering to get a family picture taken.

Enjoy the balance of 2023 and thank you all for your continued use of our services and most of all, thank you for your friendships.



## KEN NELSON



As I promised in our previous newsletter, another picture of our three beautiful, fun loving granddaughters. We were able to get the three of them together at a recent wedding shower in Naperville. Besides the soon to be bride, they of course were the hit of the party.

The twins are going to be the flower girls in the upcoming wedding in October, and our other granddaughter was to be in the wedding as well, but she has a conflict in her busy schedule and she will be in Oklahoma at the time of the wedding. Should be very interesting to see how

the twins handle their couple of minutes of fame! As you would expect, stay tuned for some flower girl photos from the wedding in our next newsletter. Hope all is well and enjoy the upcoming beautiful fall colors.

## AMY CAVANAUGH

I hope you all had a great summer. It always goes too fast. We enjoyed our summer with some local travel and spending time with the grandchildren. We also had a new grandbaby born a couple of weeks early on July 20th. Baby Ozzie Douglas is healthy and growing fast. We are looking forward to some fun this fall as well.

My niece gets married on September 30th and we have a large family reunion on October 7th. We are also planning to go to the Iowa v Illinois football game. Wishing you all a healthy and safe fall.



## NATE KREINBRINK

Another summer has come and gone, seemingly faster than the previous. We had a busy summer, with many evenings at the baseball field. We were able to get away in late July to New Buffalo, MI. My family from Ohio joined us and it was a nice, relaxing time with great weather.

Everyone is back on the school routines, with Alijah at Clarke University where he is on the golf team again, Emerson is a

freshman and Braxtyn is in 4th grade. They are both into their football seasons and doing well. Ashley started a new job with the Mississippi Bend AEA and is getting more comfortable in her new role each day. We were able to get family pictures done at the Arboretum here in Clinton – a must see if you have a chance. It won't be long and I'll be looking eye to eye with the boys. Enjoy the colors of fall as they appear.



## JAMES NELSON

Hello everyone! I hope you are enjoying the fall temperatures. It has been a little different at our house having all three girls in school this year. Things are going well, and they are all enjoying it. This is soccer season for us, and it keeps us busy. All three girls are playing this year, and I am coaching four teams with practices most evenings. It's fun to watch their skills progress.

I hope you can enjoy all that fall has to offer, nice temperatures, apples, pumpkins, etc. I know we will. I look forward to seeing you in the office soon.





## JOHN NELSON

With fall fast approaching I hope you were able to enjoy the summer. We have enjoyed lots of time outdoors this summer and Will and Isabelle are both enjoying the start to the school year. They are also loving the start to their fall soccer seasons, that I'm fortunate enough to be coaching. We will continue to cheer on Notre Dame and Iowa football and hope for their continued success the rest of the season. I look forward to seeing many of you in our offices soon.



## JAKE WOODCOCK



I hope you are enjoying the beginning of autumn. Our family wrapped up summer with a trip out West, going to South Dakota, Wyoming, Montana and spending time in both Yellowstone National Park and Glacier National Park. We were able to see several national forests and luckily, avoided all the wildfires in the vicinity.

Samantha and Zara went horseback riding through part of Yellowstone and we all took

a boat tour around St. Mary's Lake in Glacier, even witnessing a moose in the lake. We were so fortunate to see such amazing scenery and wildlife on our trip and are already looking forward to our next road trip.

Our children have started their activities for the year, including horseback riding lessons, piano lessons, quiz bowl, and the play. We hope everyone is enjoying the cooler temperatures and we look forward to seeing you soon.

## VAL HILL



Hope you had a great summer! We enjoyed several getaways including the Ozarks, Wisconsin Dells and a trip to Scottsdale, AZ to surprise friends at their 50th wedding anniversary party. Now on to Hawkeye Football games!! Here's a picture of me and my adorable great niece, Harlow, in the Wisconsin Dells.

## JAMIE HUGUNIN



Fall is in the air! I hope you all had a great summer. My family and I certainly enjoyed the outdoors. We did plenty of swimming, water activities, and fishing. Miles started 3-year-old preschool in August and he was pretty excited. So far, he is loving it.

We are just getting started with Miles' first year of soccer and we think he will enjoy it. Now we just have to figure out how to keep little brother Everett off of the field! If he had his way, he would absolutely be out there playing with the big kids. As Everett is now a year and half old, the boys are playing together more and more. Watching their bond grow is a wonderful thing! As we get closer to the cooler weather we are looking forward to pumpkin patches and more family walks.

## MICHELLE EVERSOLL

I've really enjoyed my summer spending as much time with my grandson as possible. He is 9 months old and such a joy. He loves to cruise around my kitchen in his walker and thinks our dog is hilarious when her tail smacks him in the face! He is babbling now, and I am pretty sure I heard him call me Nana!!

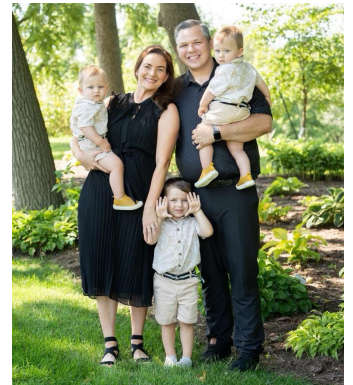


## MIKE STEIGERWALD

Another season has flown by! Hard to believe school has started and summer has come and gone. Our oldest son, William, has officially started pre-school and has started up soccer again. The twins love going to his soccer practices and watching all the kids run around. I hope all of you enjoyed your summer and are now ready for fall and football season! Our family is certainly ready to cheer on our beloved Bears!

While we did not make any big trips this summer, we got to

enjoy visits from various family and friends. Just like most of you, our weekends booked up fast! Our boys enjoyed exploring various parks and splash pads during the hot summer days and spent plenty of time in the yard. Here is a recent picture of all of us. I look forward to seeing you all soon!



## TRAVIS MOREHEAD



I hope everyone had a nice summer. It always seems to fly by. This latter half of the summer seemed to be one of celebration. My family visited our relatives in Kansas City where my cousin Joseph got married. It was a great time and it was wonderful to catch up with all of them.

The second big celebration happened to be for myself. I turned 30 in early September and my mom decided I needed to have a party. While I was reluctant to "celebrate" leaving my twenties, I had a fantastic day with my close friends and family.

The last celebration was for my late uncle. He was part of the Clinton High state championship baseball team back in 1964 and they were inducted into the

# ON A PERSONAL NOTE...

Clinton High School Hall of Fame. My mom went to accept the award on his behalf. The picture is of us with the team's plaque at the school.

Looking forward, I am excited for football season and rooting on the Hawkeyes. Hopefully we can celebrate plenty of wins this year. Best wishes to everyone and happy fall!!

## AMANDA SCHAUER

Hello all! I had a wonderful summer. It was introverted, just like me! I enjoyed reading and getting out for some walks. My highlights were attending my niece's and nephew's ball games, visiting extended family in Marion, and spending time with my "grand dogs"! It's hard to believe that Sitka is two already! She is energetic with so much personality, and she loves to play with her toys. Now on to the best season of all - fall!!



## AUSTIN ECK



Summer is coming to an end, and I don't know about you, but I'm certainly looking forward to the cooler weather and some football. The kids are back in school, but we managed to take a nice little trip up to Minnesota

over the Labor Day weekend for some quality family time. Boating and swimming by the lake was a blast, and our girls had a wonderful time with their cousins. Wishing everyone a fantastic start to fall!!

## HANNAH VAN HYFTE



Hello fall!! It makes me so happy that we've reached this time of year again. My son, Tyler, started his sophomore year of high school and my Sundays are filled with football. Before school started Jason (my husband), Tyler, and I took a trip to Pigeon Forge, Tennessee. We explored Cades Cove Loop in the Great Smoky Mountain National Park and even got to see a bear (off in the distance at least). It was so beautiful and we enjoyed our time down there.

One of my favorite parts was sitting in the mountains on the porch at the cabin we rented drinking my coffee. It was so peaceful. The picture I've included is Tyler and I on a ski-lift going to the mountaintop park Anakeesta. I look forward to seeing you in the office and remember to let me know if you've read any good books when you see me!

## ANDY FERGURSON

What a summer! Selena graduated with her bachelor's degree from BYU-Idaho after years of hard work while the rest

of the world was sleeping. She truly is amazing! Lainey will head into the world this fall to serve a mission as well, and everyone else moves up a year in school.

We decided that on the way to the graduation ceremony, we should take the great American Road trip: Mt Rushmore, Devil's Tower, Custer State Park, Yellowstone, the Grand Tetons, the Badlands, bison, elk, prairie dogs, bears, antelope, mountains, cabins, dashboard hotdogs and walking tacos, IA, SD, ND WY, MT, ID (and back) and lots of windshield time. It was amazing and exhausting. This is one of my favorites out of the 2,000+ pictures we took.



## MIKE VANZUIDEN

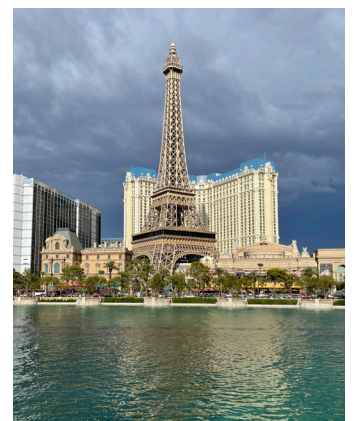


Summer is fading. Christy and I had a summer full of fun. In addition to a trip to Texas, we were able to travel to Indiana to visit with family. We were able to enjoy a Foreigner concert while we were there. Weekend trips to Iowa City to visit our daughter and Chicago for some more live music filled out our summer.

Christy is now back in school teaching middle school math in Fulton. So, while maybe not officially, this means summer is over in our home. I hope that your summer was full of good times and memories. The beauty of fall is just around the corner.

## TABATHA WESTPHAL

Hi everyone! The summer is coming to an end quickly. It was a busy summer of ball games for our family that didn't wrap up until the end of July. Once we were done with that, the husband and I took a trip to Las Vegas (first time for both of us) and it was so much fun and different than what I expected. We are now back to the sports game with the oldest daughter playing varsity volleyball and the younger daughter participating in fall softball. I just love watching the kids play their favorite sports and enjoy and excel at them! Hope everyone had a great summer!





# LEGEND OF THE JACK-O'-LANTERN

Halloween is one of the oldest holidays with origins going back thousands of years. The current version is based on holidays of several cultures over the centuries – the Roman's Pomona Day, the Celtic festival of Samhain, and the Christian holidays of All Saints and All Souls Days.<sup>1</sup>

Contrary to popular belief, Samhain (pronounced sa-win) wasn't a holiday to resurrect the dead, but rather celebrate the end of summer harvest and the coming of the cold, dark winter. Villages would hold massive bonfires, and for a night they would drink, feast, and celebrate their hard work. When the fires died down, the villagers would take a log back to their homes. Using these, they would light a fire in their hearth believing it would keep them safe and warm throughout the harsh winter months to come.<sup>2</sup>

One of the popular symbols of Halloween is the pumpkin. The pumpkin is an orange-colored squash, and orange has become one of the traditional Halloween colors (black being the other).

Carving pumpkins into jack-o'-lanterns is a Halloween custom dating back to Ireland. A legend grew up about a man named Jack who was so stingy that he was not allowed into heaven when he died, because he was a miser. He couldn't enter hell either because he had played jokes on the devil. As a result, Jack was sent off into the dark night with only a lantern to light his way while he roams the Earth until Judgement Day. The Irish people carved scary faces out of turnips, beets, or potatoes representing "Jack of the Lantern," or jack-o'-lantern.<sup>3</sup>

When the Irish brought their customs to the United States, they carved faces on pumpkins

because in the autumn they were more plentiful than turnips.<sup>2</sup> Today, jack-o'-lanterns in the windows of a house on Halloween night typically let costumed children know that there are goodies waiting if they knock and say "Trick or Treat!"

Here's a fun fact. Did you know that the United States produces over 1.5 billion (yes, billion with a b) pounds of pumpkins per year?<sup>4</sup> Illinois is the largest producer, growing 652 million pounds in 2021.<sup>5</sup> That's a lot of jack-o'-lanterns and pumpkin pies!

Whether or not you have kids or grandkids to celebrate this holiday with, we can all appreciate the delicious pumpkin desserts that are made around this time. I hope you and your family have a happy and safe Halloween!

1 <https://www.holidays.net/halloween/story.htm>

2 <https://www.history.com/topics/halloween/history-of-halloween>

3 <https://www.history.com/news/history-of-the-jack-o-lantern-irish-origins>

4 <https://www.agmrc.org/commodities-products/vegetables/pumpkins#:~:text=three%20years%20ago-,Production,than%20%20billion%20produced%20overall.>

5 <https://www.ers.usda.gov/newsroom/trending-topics/pumpkins-background-statistics/>



# THIS MONTH'S FEATURED CHARITY IS CLINTON COUNTY SPECIAL ATHLETES



The Clinton County Special Athletes is a group of individuals with intellectual and physical disabilities. We are a group that offers different sports for the ages 8 years old and older. We strive to offer the opportunity to continue athletic sports for these individuals. We offer bocce, soccer, basketball, flag football, swimming, powerlifting, track, bowling, and softball. To continue offering this to our athletes, we need to raise money for equipment, uniforms, and transportation to district and state competitions including the Special Olympics. We want to help our individuals to strive in the community and be part of a team where they feel successful, motivated, and exercise.

Thank you for helping our athletes in our community continue to strive. If you have any questions or would like to donate, you can contact:

Jen Balk 563-593-1405 or Katie Wilke 563-357-5756.

Our mailing address is:  
Clinton County Special Athletes  
250 20th Ave North Suite 138  
Clinton, IA 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.



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