NELSONCORPNEWS

MAY
2025

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YOUR NELSONCORP TEAM


DAVID NELSON


EUGENE KRUEGER


VALERIE HILL


AMY CAVANAUGH


KENNETH NELSON


JACOB WOODCOCK


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AUSTIN ECK


TRAVIS MOREHEAD


MIKE VANZUIDEN


AMANDA SCHAVER


TABATHA WESTPHAL


MIKE STEIGERWALD


HANNAH VAN HYFTE


ISABEL HANSEN

UNCERTAINTY IS NO SURPRISE

A lot has happened, economically speaking, in the last month or two.

One of the things markets dislike most is the unknown. And despite weeks of speculation, the tariff announcement seems to have caught many investors off guard. But more than the surprise itself, it's the future unknowns that continue to drive the markets.

That uncertainty may be unsettling now, but it won't last forever.

There's a good chance that when things settle down—even if these tariffs are not universally liked—so will the markets. History supports that idea: something unexpected sparks short-term panic, but once the dust settles, markets tend to level out again.

And that's the most important thing to remember: ***your plan is built to weather moments like this.***

We built your financial plan with times like these in mind. Uncertainty is not a surprise to us—it's an expected part of the process. That's why we plan for it.

In the meantime, we're focused on how this situation may affect your investments in the short term. Rest assured: we're actively looking for opportunities.

And as always, if you have questions or concerns about your investments, don't hesitate to reach out. My team and I are here to help.

David Nelson

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THINGS TO NOTE

Thank you to the Synergy students from Clinton High School for helping with our Device Advice workshop last month!

We're looking foward to seeing you at different events this summer! Keep an eye on your inboxes or mailboxes for invitations as events get closer and get your RSVPs in when those invitations arrive.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- *Quad Cities River Bandits*
- *Clinton Lumberkings*
- *Sawmill Museum, Clinton, IA*
- *Visit Clinton www.clintoniowatourism.com*
- *Visit Quad Cities www.visitquadcities.com*

NelsonCorp Nuggets

Nearly half of retirees (48%) believe they'll outlive their retirement savings, while 30% of retirees rely on Social Security as their sole source of income.

Source: listwithclever.com-99 key statistics

MOM'S LIFE LESSONS

When you think about it, most of the holidays we celebrate center around one thing: Gratitude.

The difference between holidays is what we are remembering to be grateful for. Independence Day is about being grateful for our country. Memorial Day, for the men and women who have given their lives to defend it. Labor Day is about being grateful for our rights as workers, and for the laborers who worked to secure them. Valentine's Day is about gratitude toward our spouses and significant others. You get the idea.

Which means that Mother's Day is about being grateful for — you guessed it — the mothers in our lives.

The older we get, the more I think our gratitude tends to focus on the lessons our mothers taught us. Let's face it: Being an adult can be confusing and stressful, and it doesn't come with a manual. That's where those motherly life lessons come in. They're a compass that keeps us pointing north. A map that shows us where to go. An endless source of good advice on how to be happy.

With that in mind, I recently asked several people I know about the best lessons *they* learned from their mother. Here are some of the best and most interesting ones I heard:

Don't borrow trouble. This one is much easier said than done, but it's certainly an important one lately! There's a lot to be stressed about in our personal lives, within our families and communities, and let's not even talk about the problems of the world. It's impractical and might even be irresponsible to ignore everything that's going on around us, but there's also a lot of space between sticking our heads in the sand and endlessly worrying about the headlines. When moms say this, I think what they're really saying is, "Focus on what you can control." There's no point in creating unnecessary worry for ourselves about things that *might* happen…and no reason why we should add tomorrow's worries to today's agenda.

If you don't have something nice to say, don't say anything at all. This might have come from Thumper's mother on *Bambi*, but many moms have adapted it like it was their own. When we feel stressed, we're more likely to snap at those around us, even if they're not the cause of our problems. If you feel your blood pressure's a little higher than it should be these days, try to be mindful of what you're doing and saying to others. Taking a breath and responding more softly than you feel like might help their stress level drop, too. After all, kindness is just as contagious as a bad mood!

Low and slow does the trick. Sure, moms might give this advice in the context of making the perfect grilled cheese sandwich, but it's oddly applicable to our goals and ambitions, too. Life isn't something to rush through, and dreams take time to come true. It's important to recognize that we won't always be at our best and things won't always go according to plan…and that's okay! This lesson is an important reminder that the best things in life are worth waiting *and* working for. All we have to do is keep moving, even when our progress is slower than we'd like. It can be frustrating, I know, but the alternative—going hot and fast—is sure to result in a burned sandwich with cold cheese…and burnout in our personal lives.

Find joy in the moment. That moment may be the first bite of a cookie still warm from the oven. It might be sitting out on the porch on a warm spring evening and marveling at the flowers reappearing and the grass growing green once more. Maybe it's just a good conversation with a friend or loved one, or spending time with a pet. These moments may not erase all our stress or fix all of life's problems…but they are the times most worth cherishing. They are the times where it all becomes *worth it.*

With this lesson, moms remind us that the more we look for joy, the more we'll find it.

I'm sure a mother in your life has lots of other wisdom you can think about as you honor her this time of year. Be sure to let her know how much you appreciate her life lessons, and everything else she does, this holiday and every day!

And on behalf of my entire team, happy Mother's Day!

WHAT ARE BLUE-CHIP, VALUE, AND GROWTH STOCKS?

If you ever tune into the financial media, you're likely to encounter terms for different types of stocks. *Blue-chip* is a frequent one; so are *value* and *growth*. But what do these terms mean?

Terms like these are a kind of shorthand description of a stock's size, history, or risk profile. With a single word, experienced investors can learn a lot about a company's size, potential, and risks. And since every investor has different goals to consider when selecting their investments, some may choose to focus on one type of stock over another.

Let's break down each term so you know what they mean if you ever hear them mentioned.

Blue-Chip Stocks. This term refers to stocks from large, financially stable companies with good reputations. (The name comes from high-valued chips in poker, which are often blue in color.)

Typically, these companies have a sizeable market capitalization. (As you may remember a previous article, this is the total market value of a company's available shares of stock.) Blue-chip stocks are often household names that everyone would recognize. If you look at the credit card in your wallet, the soda in your fridge, or the labels in your medicine cabinet, you will likely see examples of blue-chip companies.

Investors often prefer blue chip stocks for a variety of reasons. First, because these companies are well-established, they are often seen as less volatile. While not guaranteed, blue chip companies tend to last for decades and can often weather recessions.

Another reason many investors like blue chip companies is because they often pay regular **dividends**. A dividend is when a company pays a percentage of their profits to shareholders, usually on a quarterly basis. These dividends can either be reinvested or used as a source of income.

Value Stocks. Imagine there were two fine dining restaurants in your area. One is famous— the kind of place that gets mentioned in travel guides and where people go to propose. The other, located a few blocks away, is a tiny spot that hardly anyone knows about. But it tastes just as good as the touristy place, and best of all, it's *so much cheaper*. So, you decide to go there more often than not, aiming to enjoy it for as long as you can before the word gets out.

Value stocks are similar. The term refers to companies that appear to be *undervalued* — meaning they are trading at a lower price than they're potentially worth. Investors looking for value usually focus on companies with experienced leadership, steady revenue, a strong competitive advantage, and a low share price relative to their earnings.

Value stocks aren't always easy to find, and the very concept of "value" is a subjective one. But the idea is to find companies that could give you great bang for your buck and the potential for long-term growth. Because, like that neighborhood restaurant, once the word gets out and the stock gets more popular, it could rise significantly in price. Of course, the risk of a value stock is that it could stay "undervalued" for a long time.

Growth Stocks. This term refers to stocks that have the potential to skyrocket in price over time. Often, growth stocks are younger companies seeking to set new trends or shake up an industry. These companies focus on growing rapidly and reinvest their earnings entirely into expansion. Since technology is constantly changing, many investors look to up-and-coming tech companies for growth stocks, hoping to score the "next" Apple or Microsoft.

But with this potential for growth comes the potential for more volatility. Growth companies are often much riskier than value or blue-chip stocks, because they are younger, unproven, and have less stable finances. For every growth company that succeeds and matures, there may be a handful that fail and disappear.

As you can see, each of these types have their own pros and cons. Blue chips tend to be reliable, stable, and often pay dividends — but they can be expensive and their potential for growth may be limited. Value stocks have the potential to grow, and are typically not as risky as growth stocks, but may be hard to find. Growth stocks could have the highest upside, but also the most risk and volatility. For these reasons, many investors often seek to diversify by holding all three types, depending on their specific needs and goals.

In an upcoming newsletter, we will look at a few other terms you'll often hear in the media: Dividends, buybacks, and stock splits. Until next time!

THREE KEY CONSIDERATIONS FOR RETIREMENT

As we move deeper into spring, it's the perfect time to freshen up your retirement strategy and take stock of key financial considerations that can make a big difference to your long-term plans. We're tackling three essential topics that often get overlooked but have a big impact: how inflation chips away at your purchasing power, the risks of overinvesting in company stock, and why liquidity is your best friend in the face of unexpected expenses. Whether you're already retired or preparing to take that next step, a little planning now can go a long way in helping you stay secure and confident in the years ahead.

Accounting for Inflation

Inflation is certainly a word we've all heard a lot lately, isn't it? Whether it's egg prices, gasoline prices, or home prices, inflation — the rate at which the price for goods and services go up — has hit most people very hard in recent years.

But retirees have to think about inflation in a slightly different way, even when we are not in a period of high inflation like we are in now. Even during "normal" times, inflation is almost always a factor. In fact, the Federal Reserve typically shoots for a baseline inflation rate of 2%. That means even when inflation is fairly low, it can still decrease your purchasing power.

This matters to retirees who, because they are not working, often have a fixed income and a lower growth rate for their investments. I'll give you an example. Let's take the period from January 2010 to January 2020. This was an era with a consistently low rate of inflation. In 2010, the Consumer Price Index, which measures the change in price over time for a representative sample of common goods and services, was just 1.6%. Over the next ten years, it sometimes rose, and sometimes fell — but by the beginning of 2020, the CPI was even lower, at just 1.2%. Still, if you had $500,000 in savings in 2010, you would need over $595,000 to have the same buying power in 2020, just because of inflation. That means the value of that initial $500,000 decreased over time, even during a period of low inflation.

During a period of *higher* inflation, the purchasing power of a retiree's savings will drop even more. For example, it would take over $615,000 in January 2025 to have the same buying power as $500,000 in January of 2020.

(To see these numbers for yourself, just use the inflation calculator found on the U.S. Bureau of Labor Statistics website.)

For these reasons, it's so important that retirees factor inflation into their calculations. A static level of income will inevitably decrease in value over time because of inflation. That means it becomes harder to meet the costs that come with retirement, like living expenses, medical expenses, spending on bucket list items, etc.

Many retirees make the mistake of forgetting to calculate for inflation when they plan for retirement, but it's something you have to consider. It's why sticking all your money into a savings account (or under the mattress) just isn't enough. It's why proper investing is so crucial — it's the best way for your money to grow in a way that outpaces inflation.

The overall point is that inflation should always be on your list of things to prepare for in retirement. The good news is that by planning ahead, we can always find ways to protect you from a drop in purchasing power.

Company Stock Decisions

Many pre-retirees have a good portion of their retirement savings tied up in the company they work for through their employer's stock. Whether it is in the form of an employer-sponsored retirement plan like a 401(k), vested stock options, or simply by choice, it is crucial that you determine if your company's stock is the best place for your money to be.

Sometimes, investing in your company can be a smart move. 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. To be frank, having a large portion of your savings tied up in any single position is always a risky move.

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?

The answer for most pre-retirees is usually one of the first two reasons. Most people have neither the time nor the training to understand if their company's stock is under- or overvalued, and it is important to note that you can't simply rely on a stock ticker. Remember, just because a stock is going up today doesn't mean it will go up tomorrow, and vice versa. So, most pre-retirees simply don't know whether their company represents a good investment or not.

This is one of those issues I

mentioned that many pre-retirees don't really think about: Having too much of their savings tied up in a single, concentrated position. So, if this applies to you, it's critical that you take a very close look at whether investing in your company's stock is wise — and if so, how much of your money should actually be invested.

Considering Liquidity

When it comes to planning for retirement, few people think about the importance of liquidity. What is liquidity? The definition of liquidity is "the ability to convert an asset to cash quickly."

For retirees, you can think of liquidity like this: "The ability to do what you want or get what you need whenever you want or need it...because you can always pay for it!"

Here are some examples of different types of assets in order of how liquid they are:

Technically speaking, cash is the most liquid asset there is, because it can be used immediately and under almost any circumstance. Other assets have varying degrees of liquidity. Stocks are relatively liquid since they can usually be sold easily. More tangible objects, like a car or even a prized baseball card, are far less liquid because it might take longer to find an interested buyer. Items like these might also be harder to sell for their full value. Real estate is one of the least liquid assets of all—ever tried selling property before? Sometimes the market cycles allow for a quick sale at a great price. Other times it can take months to years to get the price you are looking for.

Why does this matter? The main reason is because of the unexpected expenses you will inevitably face after retirement. What if your house is damaged by a storm and needs repairs? What if your car breaks down? What if you have sudden medical expenses to pay? All those things require cash. You can't rely on things like Social Security alone because that will have already been earmarked for your expected expenses.

One of the easiest and smartest ways to give yourself some needed liquidity in retirement is to establish a rainy-day fund outside your normal savings and investment accounts. It's a fund that only gets touched in the event you have unexpected expenses.

Generally, a good rainy-day fund should contain enough liquid assets to cover 3-6 months' worth of living expenses. If you don't yet have such a fund, start now, and start small. Deposit $100 or so into a new savings account and then contribute to it every month. You'll be surprised how soon it adds up!

Unexpected expenses are why liquidity is so important. No one can plan for every occurrence. We have to expect the unexpected. It's why you should always keep a first-aid kit in your car or a flashlight in your house. For these reasons, when pondering how you are invested during retirement and where your income is coming from, it's important that you have a plan for how to convert assets to cash quickly should you ever need to.

NELSONCORP MEDIA APPEARANCES

Be sure to catch our weekly educational content featured locally on television, radio, and the newspaper. You can get this and more at www.nelsoncorp.com/blog.

This month on 4 Your Money, Nate Kreinbrink discussed the pull back of the US dollar after having a strong run last year and how this can be viewed as an opportunity for international investments and potentially a sign that a global recession is less likely to occur. David Nelson was on another segment to talk about margin debt – what it is, what can happen, and most importantly, to not let emotions get in the way of making good financial decisions. David returned to explain GDP (gross domestic product) and how it correlates with market returns. He pointed out what percentage of GDP tends to be bad for the markets and why. John Nelson took at look at an interesting indicator of the economy – heavy truck and equipment sales. He showed how declines in those big ticket sales, like we've seen in recent months, could be a cautionary flag for 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 and is a paid appearance.

On Financial Focus, David Nelson talked about the volatility in the markets and the tools he and his team use to help them make decisions. Nate Kreinbrink was on to remind listeners that their tax returns are a backward look that can be used to start looking forward and do some financial planning. Mike Steigerwald and Andy Ferguson discussed some tax surprises due to a good investing year and also the failure to prepay penalty that can hit some taxpayers. Mike VanZuiden joined Nate on another segment to help make sense out of Medicare and when listeners need to start thinking about their enrollment period.

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

KEEP YOURSELF SAFE, HEALTHY, AND HAPPY

There are lots of retirement-related issues that can easily slip through the cracks or go forgotten. It's only when they become *problems* that we realize how important they are.

This month, we're going to focus on three commonly-neglected areas of retirement planning. Some of them may apply to you; others may not. But it's important that you be aware of them all so that the road to retirement takes you *exactly* where you want to go.

What's Around the Bend: Checking Your Credit Report

If there's one area of your finances that's easy to forget about, it's your credit report.

Many pre-retirees, as they get older, pay off debts, and accumulate more savings, don't need to finance as many purchases as they did when they were younger. But even if you've paid off your mortgage, ensuring a high credit score and a clean credit report is as important as ever.

But credit reports aren't just for getting loans — they're a handy early-warning system for fraud and identity theft.

A good rule of thumb is to check your credit reports at least once per year. In particular, be on the lookout for recent changes that don't look familiar to you as well as "hard inquiries." This is when a business checks your credit report because they received a new application for credit or services. These can impact your score and stay on your reports for two years or so. They can also be a red flag for people who are trying to use your information illicitly.

In addition, maintaining good credit can come in handy at various times during retirement. For example:

- If you ever choose to downsize, relocate to a new state, or even move to a senior living community.
- If you need to purchase any new insurance policies for yourself or a loved one.
- If you ever need funds for emergencies beyond what you have saved.

For these reasons, don't neglect your credit as you get nearer to retirement. You never know when you may need it some day!

What's Over the Next Hill: Lending Money to Children in Retirement

"*Neither a borrower nor lender be*" wrote Shakespeare in *Hamlet*. But sometimes, we have no choice…even in retirement.

This is especially true if you have children. Today, younger generations starting their own families are faced with the onerous task of finding money to buy homes. It's no secret that housing prices are bordering on astronomical in many markets. This opens up the possibility of borrowing from the "Bank of Mom and Dad."

If you have any children whom you want to help make a major purchase, like buying a home, you have two basic options: Gifting the money or loaning the money.

The former option can be simpler but may also be subject to the gift tax. In addition, providing a gift sizeable enough to help someone buy a home can leave a *severe* dent on your own retirement savings. For this reason, many people choose to *loan* the money instead.

For interest on a real estate loan to qualify as a tax-deductible expense, the debt must be secured and structured so that your loved one actually pays the money back. Otherwise, the IRS may classify the loan as a "hidden gift" and tax it appropriately.

Interest paid to the Bank of M&D should be reported as interest income on the parent's tax return. If the Bank of M&D wishes to cut a sweetheart deal and extend a low interest rate to the family borrower, that interest rate must meet or exceed the Applicable Federal Rate for the loan term (published monthly in the IRS Bulletin); otherwise the IRS will consider the money a gift and subject to gift tax rules.

If the B of M&D sweetens the deal by agreeing to defer payments, an imputed interest amount, even if not collected, is required to be reported on the tax return.

Parents contemplating loans should consider the relative value of the property, the ability of the child to pay for upkeep and maintenance, who will be responsible for making payments and keeping up the property in the event the child loses his or her job, or ability to make payments, and under what circumstances a parent can step in and foreclose the position in order to protect the investment. Finally, the transaction, in order to qualify for deductibility of interest, should be secured by a deed of trust.

Obviously, choosing whether to loan money to your child in retirement is a loaded topic, and not one that should be made lightly. But sometimes, when "times are tight" and a loved one needs help, it may be the best option. The good news is that if you apply careful thought to the process, and the loan is properly structured, both you and your child can benefit from the transaction.

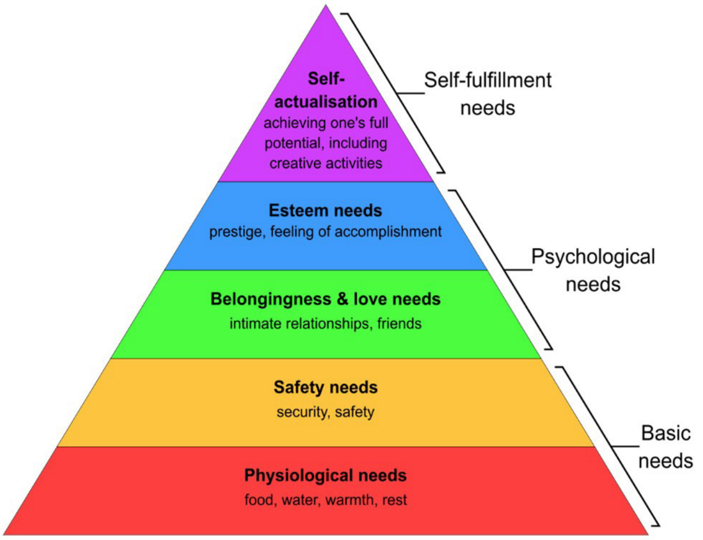
What's On the Horizon: Meeting Your Personal Hierarchy of Needs

In 1943, the psychologist Abraham Maslow wrote a paper called "A Theory of Human Motivation." In it, he proposed that all humans have what he called a "hierarchy of needs" — the goals, desires, and non-negotiables that people need to be healthy *and* happy. His theory quickly caught on in popular culture, and these days is often portrayed in pyramid form, like the image on the next page.

Many retirees and pre-retirees, when planning for retirement, often only think of one need: "Will I have enough money?" This is understandable, because that is in fact one of the most important questions to address for retirement.

Enough money *is* the benchmark for most pre-retirees. Enough can be defined as that amount which will pay your estimated living expenses and deal with all financial demands brought on by inflation, health, family, philanthropic desires, and your own personal bucket list.

But retirement is about more than just having enough money. In my experience, most retirees



still have their own personal hierarchy of needs that money alone cannot satisfy. In fact, sometimes, the issue of "enough money" is probably the easiest part of the retirement planning equation.

A more difficult task is coming to grips with the emotional or psychological issues of retirement. Many of us draw an identity from our occupations. Work gives us something to do; it provides goals, a reason to get out of the house every day. It also provides an important social aspect to our lives.

When Social Security was set up by President Franklin Roosevelt, the life expectancy of the average American was in the low 60s. If you made it to retirement, about all you could do was sit in a rocker or go fishing for a few remaining years. Not so today.

That's why I encourage those contemplating retirement to find something they like to do, or even work longer. It's crucial to always have a goal or accomplishment factor by which they can measure your achievements and personal growth. (Maslow would call this "self-actualization.") This helps keep your mind in gear, and it also continues to satisfy our social needs.

Getting involved in activities that provide enjoyment and diversion can be an important method in freeing ourselves from the harness of work. Physical activity in its varied forms assists many people in the process of changing gears. Becoming a volunteer or taking up a hobby can also be rejuvenating.

Recently I met with a client who is well along in retirement … although he looks and acts 25 years younger than the clock. As we talked about retirement living, he passed along his secrets for successful retirement:

"Watch what you put in your mouth, get plenty of exercise, always put a little aside…and never stop growing!"

In short, when planning your retirement, don't just focus on having "enough." Focus instead satisfying every level of your own personal hierarchy of needs.

SPECIAL GUEST AT NELSONCORP - CLINTON PUBLIC LIBRARY'S THERAPY DOG, MOOSE

NelsonCorp had some very special guests last month. Moose, along with his handler Selena Fergurson, Library Director Susan Mesecher, and Friends of the Library board member Katie Sullivan, visited the Clinton office last month. They were presented with a check for the funds raised through NelsonCorp's February Jeans for Charity program. NelsonCorp agreed to sponsor Moose's training to become a certified Therapy Dog at the Clinton Public Library.

Moose is currently attending the CM Academy of Dog Training in Eldridge, Iowa where he and Selena are learning a variety of skills and will be required to pass specific tests to receive certification. Selena explained that they will be a "certified team" once training is complete. In addition to skills you would expect of most dogs, Moose is learning things such as to not eat food dropped on the floor, to safely and slowly go up and down stairs when people are present, and to move amongst other dogs, people, and general commotion without getting distracted. He has a lifetime membership to this training program and can attend classes even after certification to keep his skills sharp.

After his training is complete, he will have a vest that he wears when he's "at work" and he will know that he needs to behave like he has been taught. He will be available at the library for children and adults to spend time with, either by sitting and listening to them read aloud, be cuddled or petted to reduce stress, or simply enjoy his company to brighten someone's day. They plan to have him attend some of the children's story times, some staff meetings, and occasionally visit assisted living facilities as part of the library's outreach program. When the vest comes off at home, he will get to be a regular dog.

NelsonCorp is proud to be a part of this exciting and heartwarming endeavour.

DECORATION DAY

On May 30, 1871, President Grant and members of Congress gathered around the Monument to the Unknown Dead at the Arlington National Cemetery. Predating the famous *Tomb of the Unknown Soldier* by over fifty years, it was the first monument dedicated to soldiers whose remains could not be identified.

Back then, what we call Memorial Day was known as *Decoration Day*. All over the country, families would decorate the graves of those who perished in the Civil War.

There were many speakers at Arlington that day, but one in particular stood out. His name was Frederick Douglass, and his words have truly stood the test of time. One of the great statesmen in American history, Douglass had a very personal reason for being at Arlington. He was a former slave.

Douglass knew it was the sacrifice of the 16,000 soldiers buried there – and all the hundreds of thousands laid to rest elsewhere – that ended slavery forever. So, that day, he delivered an address that resonates even now. Because it reminds us why Memorial Day is so important.

Here are a few excerpts of what he said:

Decoration Day Speech, 1871
By Frederick Douglass

Friends and Fellow Citizens: Tarry here for a moment. My words shall be few and simple. The solemn rites of this hour and place call for no lengthened speech. There is, in the very air of this resting-ground of the unknown dead a silent, subtle and all-pervading eloquence, far more touching, impressive, and thrilling than living lips have ever uttered. Into the measureless depths of every loyal soul it is now whispering lessons of all that is precious, priceless, holiest, and most enduring in human existence.

Dark and sad will be the hour to this nation when it forgets to pay grateful homage to its greatest benefactors. The offering we bring to-day is due alike to the patriot soldiers dead and their noble comrades who still live; for, whether living or dead, whether in time or eternity, the loyal soldiers who imperiled all for country and freedom are one and inseparable.

Those unknown heroes whose whitened bones have been piously gathered here, and whose green graves we now strew with sweet and beautiful flowers, choice emblems alike of pure hearts and brave spirits, reached, in their glorious career that last highest point of nobleness beyond which human power cannot go. *They died for their country*. No loftier tribute can be paid to the most illustrious of all the benefactors of mankind than we pay to these unrecognized soldiers when we write above their graves this shining epitaph.

But the essence and significance of our devotions here today are not to be found solely in the fact that the men whose remains fill these graves were brave in battle. We are not here simply to applaud manly courage, save as it has been displayed in a noble cause.

We must never forget that victory to the rebellion meant death to the republic. We must never forget that the loyal soldiers who rest beneath this sod flung themselves between the nation and the nation's destroyers.

If today we have a country not boiling in an agony of blood…

If now we have a united country, no longer cursed by the hell-black system of human bondage…

If the American name is no longer a by-word and a hissing to a mocking earth,

If the star-spangled banner floats only over free American citizens in every quarter of the land, and our country has before *it a long and glorious career of justice, liberty, and civilization…*

We are indebted to the unselfish devotion of the noble army who rest in these honored graves all around us.

***

Memorial Day is a chance for us to remember the sacrifices of all those who died for our country. It's a chance to remember that their sacrifice *mattered*. Every good and great thing about our nation; every aspect we appreciate, admire, and take pride in was bought by them at the cost of their own lives. Independence. Liberty. Freedom. Equality.

They are, as Douglass said, truly the greatest benefactors our nation will ever know.

Memorial Day is a chance to pay homage to them. To remember the debts we owe them. And to heed the lessons they still whisper to us today. May we never forget to take that chance.

NelsonCorp Nuggets

The average credit score for Americans in 2024 was 715. That marks the eleventh straight year that the average FICO score in the U.S. has not decreased on an annual basis, suggesting that Americans are becoming more financially aware with each passing year.

Source: Experian

DAVID NELSON, CFP®, CLU, CHFC®, JAMES NELSON, RICP® AND JOHN NELSON, FINANCIAL ADVISOR ATTENDED THE CAMBRIDGE 2025 CIRCLE OF EXCELLENCE CONFERENCE

David, James, and John recently qualified for and attended the 2025 Circle of Excellence, the highest honor awarded by Cambridge Investment Research, Inc. (Cambridge).

This prestigious recognition is reserved for financial professionals who demonstrate exceptional leadership and a steadfast commitment to Cambridge's core values—integrity, commitment, flexibility, and kindness—while delivering outstanding service to their clients.

The 2025 annual conference in Marco Island, Florida, honored Circle of Excellence qualifiers, bringing them together for a multi-day event to connect with industry leaders, gain fresh perspectives, and explore the latest trends shaping the financial sector.

Attendees participated in exclusive networking sessions, engaged with industry-leading speakers, and took advantage of top-tier educational opportunities.

Here's James with one of the keynote speakers, NFL Hall of Fame running back Emmitt Smith, legendary former Dallas Cowboys star.

THIS MONTH'S FEATURED CHARITY IS TAPESTRY FARMS

TAPESTRY farms

Tapestry Farms is a nonprofit urban farm and social service organization dedicated to welcoming refugees and ensuring they have the support needed to live full, happy, and healthy lives. We nourish people and land, in hopes that all in our Quad Cities community will be abundantly fed. Through farming, food security, advocacy, wraparound services and partnerships, we connect refugees and neighbors so that everyone has access to the resources to live well.

If you would like to donate, make checks payable to Tapestry Farms and mail to:
121 W. 12th St.
Davenport, IA 52803

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.

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