

NELSONCORPNEWS

JUNE
2025

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YOUR NELSONCORP TEAM



DAVID NELSON



EUGENE KRUEGER



VALERIE HILL



AMY CAVANAUGH



KENNETH NELSON



JACOB WOODCOCK



NATE KREINBRINK



JAMES NELSON



JOHN NELSON



ANDY FERGURSON



JAMIE HUGUNIN



MICHELLE EVERSOLL



AUSTIN ECK



TRAVIS MOREHEAD



MIKE VANZUIDEN



AMANDA SCHAVER



TABATHA WESTPHAL



MIKE STEIGERWALD



HANNAH VAN HYFTE



ISABEL HANSEN



TAKING TIME

This month we celebrate Father's Day. It's a chance to show our fathers, grandfathers, great grandfathers, and also men who serve in the role of fathers how much they mean to us. A chance to show how their hard work, sacrifice, and commitment have paid off. A chance to recognize good fathers everywhere.

But what exactly does it mean to be to be a good father? What does it *take* to be a good father?

There are many possible answers. Some might say a good father is someone who sets a positive example for his children. Others might say a good father is someone who helps provide for his family, or who treats his children kindly and with respect.

I think all those things are true. But let me add one more to that list:

A good father is someone who spends time with his children, even when it's not convenient for him.

There's a story that President Abraham Lincoln took the time out of his schedule to pardon a toy soldier that his two sons were playing with. He even wrote it out on his official stationery. "The Doll Jack is pardoned, by order of the president."

Sometimes, being a good father is taking time out of a busy day to listen to what children have to say.

Whatever being a good father means to you, I hope you have a Happy Father's Day!

David Nelson

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THINGS TO NOTE

The NelsonCorp offices will be closed Thursday, June 19th for Juneteenth Day.

A fun group from the Felix Adler Discovery Center came to the Clinton NelsonCorp office to receive their Jeans for Charity donation. The Discovery Center was the recipient for March. Check out the picture on page 7.

SUPPORT OUR LOCAL CHARITIES & BUSINESSES

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

- Buffalo Bill's Best of The Wild West, LeClaire, IA
- Music on the Avenue, Clinton, IA
- Visit Clinton www.clintoniowatourism.com
- Visit Quad Cities www.visitquadcities.com

NelsonCorp Nuggets

Retirement may last longer than you think. The typical male turning 65 today is expected to live until age 84, while females are expected to live until 87.

Source:
Social Security
Administration

THE COURAGE TO LET GO

In 1954, the artist Norman Rockwell painted one of his most famous masterpieces: A picture of a father and son waiting for a train as the son prepares to head off to college. Called "Breaking Home Ties," the picture depicts a scene most fathers are familiar with — the day their child finally leaves home to make their own way in the world.

To me, it's an extremely moving work of art. (If you've never seen it before, you can view it here: www.saturdayeveningpost.com/sep-keyword/breaking-home-ties.) In the painting, the boy sits upright and bright-eyed, a look of eager anticipation on his face as he watches for the train. His clothes are pressed, his shoes are shined, his bags are packed. He is ready to go. Ready to become an adult.

By contrast, the father sits hunched over. His clothes are crumpled, his hands calloused, his forehead creased. He faces the opposite direction — down the track, I imagine, towards the horizon over which his boy will soon disappear. In his hands, he clutches both his own hat and his son's. While his eyes are partially turned away from the viewer, it's impossible to miss the reluctance on his face.

The reluctance to let go.

I've been thinking about Rockwell's painting as we approach Father's Day. As you know, the day is for celebrating dads and all they do for us. High on that list, I think, are all the "pushes" they give us throughout our lives. The push on our first bicycle after the training wheels come off. The push through the doors on our first day of kindergarten. The push to go up to bat,



to say our line in the school play, to try out for the team. The push to get our first job. And yes, the push to finally leave home and become who we were always meant to be.

We often focus on those fatherly pushes and how important they are at propelling us forward. But I think it's important we remember something else about fatherhood: To successfully push first requires you to *let go*.

And letting go takes courage.

It takes courage to let go of your child as they learn to ride a bike, knowing they could fall and hurt themselves. It takes courage to push your child through the schoolhouse doors, entrusting them into someone else's care. It takes courage to push them out the door and into the wide world...knowing that now it's up to them. Hoping that every lesson you tried to teach and example you tried to set actually stuck, sunk in, and made an impression. Hoping they'll be safe, hoping they'll be successful. Hoping that they'll be happy.

Yes, letting go takes courage. And that, to me, is what we're celebrating on Father's Day. That the dads in our life cared enough to push...and were courageous enough to let go.

Rockwell himself had three sons. According to his grandson, Rockwell painted *Breaking Home Ties* because he was feeling sad about

his two youngest sons leaving for college and his oldest enlisting in the military. The painting illustrates what Rockwell himself must have felt.

What the painting *doesn't* show, however, is what came after. In real life, the oldest son served honorably in the Air Force. His middle son became a celebrated author of children's books, including the famous classic, "How to Eat Fried Worms." His youngest son grew up to be a well-known sculptor.

That's why I wish Rockwell had painted a sequel to *Breaking Home Ties*. A picture of the son coming back from college. Maybe with a degree, maybe with a job, maybe with a family of his own. Because that, in the end, is what good fathers hope for when they let go. That one day, their child will come back, bright, beaming, and better than ever... with the words, "Dad, look what I've become!" poised on their lips.

Fathers do so much for us. They provide for us. Guide us. Spend time with us. Push us. And, when the time is right, they let us go.

So, this Father's Day, as we celebrate our fathers, grandfathers, and father-figures, let's remember the love it takes to push...and the courage it takes to let go.

On behalf of everyone on my team, I want to say thank you to all the great dads out there.

YOU TOOK ME SERIOUSLY

Recently, I came across a story I found to be so touching and delightful, I wanted to share it with you.

In 1957, a boy named Howard dreamed of becoming an artist. Anxious for some tips on how to be one, he sent a letter to *his* favorite artist, a man named Theodore Geisel. You may have never heard of Geisel before, but rest assured, you've probably seen his artwork.

You just know him under a different name:

Dr. Seuss.

To Howard's surprise, Dr. Seuss actually responded. But it wasn't a canned response; the kind of boilerplate material sent by an agent or publishing company on the author's behalf. It was from Seuss himself, and it contained some very valuable advice:

Dear Howard:

About giving you advice... pointers on how to properly write and illustrate a picture book...all I can say is this:

This is a field in which no one can give you pointers **but yourself**.

The big successes in this field all succeeded because they wrote and they wrote and they drew and they drew. They studied what they'd drawn...each time asking themselves one question:

How can I do it better, next time?

The thing to do, and I am sure you will do it, is to keep up your enthusiasm! Every job is a lot of fun, no matter how much work it takes. If you plug away and do exactly what you are doing,

making it better and better every month and every year...you CAN be successful.

Your friend,
Dr. Seuss

The master and the novice exchanged another pair of letters two years later, but after that, nearly three decades passed. If he thought of Howard at all during that time, Seuss likely assumed the young boy had grown up and become something else, since many of us choose different careers than the ones we first envisioned as children.

But, on January 3rd, 1985, Seuss received a *new* letter – along with a Xerox copy of an old one. It was from Howard.

Dear Mr. Geisel/Dr. Seuss,

If you peer at the two Xerox copies attached to this letter, you'll recognize them as your gracious responses to a thirteen/fifteen-year-old Alabama boy who wrote to you in 1957 and 1959. I confided that I hoped to grow up and write and illustrate children's books myself. As you can see, you gave me a valuable gift: You took me seriously.

It's been twenty-five years since the second of your two letters to me was written. During that time, I've often thought that I should write and thank you for the encouraging words which you offered me.

I have not illustrated any children's books yet, but I have grown-up to be a cartoonist and humorous illustrator. My principal interest is in comic strips for adults, and I fill out my extra time doing spot drawings

for magazines. My first book will be published at the end of 1985.

Although I couldn't claim to enjoy a hundredth of your own stature as an artist, I occasionally receive letters from youngsters not unlike the letters I wrote to you. And remembering the strength of the childhood dreams which are represented by such letters, I try very hard to do as you did and treat the young artist as a person with dignity. Thanks for showing me, in your work all through the years as well as the particular letters you wrote to me, both how to be a wonderful artist and how to be a kind and supportive human being.

Yours sincerely,
Howard Cruse

In response, Dr. Seuss penned one final letter to Howard:

Dear Howard....

It sure made me feel GOOD, reading your letter and seeing what you've been accomplishing during the past 25 years! It makes me especially happy to have played a small part in it. May your first book sell a billion copies! And may your next 25 years be even better than the 25 you've just conquered!

All the best,
Dr. Seuss

There's a particular line in Howard's last letter that stands out to me: *You took me seriously*. Sometimes, that's the best gift we can give someone, isn't it? When we reveal our most cherished hope or most secret fear, what we often need most as human beings is simply to be taken seriously. When I think of my own life, and my own career, I realize how critical that gift has been for me. I wouldn't be where I am today without the mentors and loved ones who took me seriously. In fact, as a financial advisor, I think one of the most important things that I do for my clients is learn about what they want to accomplish most...and take them seriously.

I hope you enjoyed reading these three letters as much as I did. May we all have someone in our lives to take us seriously when we need it. And remember, as Dr. Seuss said:

Today you are you! That is truer than true! There is no one alive who is you-er than you!



RULES FOR GETTING THROUGH MARKET VOLATILITY



Like getting the flu or visiting the DMV, market volatility is one of those facts of life that never gets more pleasant no matter how many times we experience it. As you know, the markets have been very volatile of late. In large part this has been spurred on by the fears and uncertainty surrounding the tariffs that have been announced or discussed by the White House.

This has many investors asking, "What should I do?"

As a financial advisor, I hear that question a lot. While thinking about how to answer it, I came across an interesting story that illustrates exactly what investors should do. It's called:

The War-Time Rules for the Richmond Golf Club

The year was 1940. World War II was well under way, with France having fallen to Germany. When the Germans began bombing England in preparation for an invasion, some of the bombs fell on the Richmond Golf Club in southwest London.

Undaunted, the golfers, many of whom were veterans of World

War I, devised a set of "war-time rules" to ensure they could keep playing even during a bombing raid.¹ Decades later, the rules were rediscovered. They are still as incredible now as they were then...and as amusing!

1. *Players are asked to collect bomb and shrapnel splinters to save these causing damage to the mowing machines.*
2. *During gunfire or while bombs are falling, players may take cover without penalty for ceasing play.*
3. *The positions of known delayed action bombs are marked by red flags at a reasonably — but not guaranteed — safe distance therefrom.*
4. *Shrapnel on the fairways or bunkers within a club's length of a ball may be moved without penalty. No penalty shall be incurred if a ball is thereby caused to move accidentally.*
5. *A ball moved by enemy action may be replaced, or if completely destroyed, a*

new ball may be dropped not nearer the hole without penalty.

6. *A ball lying in a crater may be lifted and dropped not nearer the hole without penalty.*
7. *A player whose stroke is affected by the simultaneous explosion of a bomb may play another ball from the same place. Penalty, one stroke.*

I love this story because it illustrates a very important point: Whenever we face uncertainty in life, whenever we're not sure what to do, it's valuable to have rules in place that can help guide us and stabilize us. From the Golden Rule to the Fire Rule (stop, drop, and roll), rules make things easy to remember, easy to understand, and easier to get through.

So, with those golfers' plucky example in mind, here are *my* rules for getting through even the roughest stretches of market volatility:

1. **Continue to save and contribute to your retirement accounts.** Market volatility often means lower prices. That both lowers the financial barrier to invest *and* makes it easier to buy good companies. It's like shopping for Christmas lights after the holidays are over — the prices are lower, but the product is the same. Furthermore, by continuing to save and invest even during volatility, you are positioning yourself for the

rebound. Remember, it's time in the markets, not timing the markets, that matters.

2. Examine your current risk level. That said, there's nothing wrong with looking at your portfolio and saying, "You know what? Maybe I *don't* want to deal with this level of risk." Many investors end up becoming overexuberant and taking on too much risk during bull markets, and changes in your life sometimes require a change in your investment strategy. After all, even the Richmond Club golfers took cover when the bombs were dropping.

3. Invert the problem. One of the great investors, Charlie Munger, used to talk about how inverting his thinking was his most reliable form of decision-making. In other words, during a time when other investors are trying to figure out the "smart thing to do," replace that with, "What is the foolish thing to do?" Or "What will I most regret doing in five or ten years?" It's often much easier to figure out what *not* to do than what you *should* do. By starting there and working backwards, you will arrive at the correct decision — which is often much simpler than it first appeared!

4. Focus on a different aspect of financial planning. There is more to reaching your financial goals than investing. When the markets are turbulent and the headlines are scary, there's a simple solution: Stop thinking about them! Instead, focus on something else that will help get you closer to your goals. Look at your cash flow. Update your will. Start a rainy-day fund. Get your

tax planning done. Concentrate on increasing your income. There are lots of possibilities, all of which are far more important in the long-term than stressing about markets in the short-term.

5. Commit to understanding why the markets are behaving the way they are. Most people don't spend their days scrutinizing the markets. As a result, volatility can feel particularly stressful for investors who don't immediately have an explanation for it. But Marie Curie once said: "Nothing in life is to be feared, it is only to be understood." In my experience, when we take the time to understand the cause of volatility, the volatility itself becomes less unsettling. Understanding brings clarity, and clarity brings confidence — that *all* volatility, no matter the cause, is temporary.

The British were famous for their "keep calm and carry on" attitude during World War II. The "War-Time Rules for the Richmond Golf Club" is a perfect example of this. The rules they created helped those golfers make sense of a scary situation by continuing to do what they loved. We can apply that principle to every area of our

lives — including our finances and including the markets.

One last point. Sometimes, the media will try to get us to choose fear over rules like these. When that happens, remember this. During the War, the Richmond rules became famous even in Germany. None other than Joseph Goebbels heard about them and publicly declared, "The English snobs try to impress the people with a kind of pretended heroism. They can do so without danger, because, as everyone knows, the German Air Force devotes itself only to the destruction of military targets."

Still, in the very next raid, German planes bombed the golf club's laundry facilities.

The members continued playing.

Market volatility isn't fun, but by following the rules above, we can and *will* get through it. In the meantime, if you ever have any questions or concerns, please remember that I am here.

1 "Our Famous War Time Rules," The Richmond Golf Club, <https://therichmondgolfclub.com/war-time-rules>

FELIX ADLER DISCOVERY CENTER RECEIVES JEANS FOR CHARITY DONATION



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.

On 4 Your Money, David Nelson dove into an interesting topic regarding interest rates and the value of the dollar. While he doesn't suggest making any big changes because of this, David explained that this is not something that is normally seen and another reason to stay diversified and nimble. David returned for another segment to discuss the historical data for market returns in April through December in comparison to the first quarter of their respective years and what that may mean for markets this year. Nate Kreinbrink made an appearance to reassure viewers that market pullbacks after a strong run are normal and can be healthy for markets. He stressed the importance of managing expectations in situations like we are seeing.

This month on Financial Focus, Nate Kreinbrink and Mike VanZuiden talked about Qualified Charitable Donations (QCD) and how they are better tax-wise if you meet the requirements to do them. They also talked about donor-advised funds for those wanting to increase the tax benefit on charitable donations before reaching the age to start QCDs. David Nelson joined Gary Determan in studio where they discussed Warren Buffet's retirement announcement. David also explained the difference between ordinary income and capital gains income on a tax return and how moving investments out of CDs and into something that will be taxed as capital gains can improve your tax situation.



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.



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

PLANNING FOR PERSONAL AND FINANCIAL GOALS

When it comes to retirement planning, most people understandably pay the most attention to one thing: *Will I have enough money to retire when I want?* That's why so much time is spent on topics like 401(k)s, IRAs, RMDs, Social Security, and the stock market.

In other words, most of our retirement planning headspace is given over to our *financial* goals. But when it comes to enjoying a happy retirement, it's equally important to prioritize planning for our *personal* goals as well.

And the best way to do that is to start sooner rather than later.

I'll give you an example of what I mean — and why it's so important. I once worked with a very successful man whom we'll call Jay. One of Jay's personal goals was to spend more time mountain biking. But in the run-up to retirement, he was so focused on earning and saving enough money that he never really had the time to hit the trail. Furthermore, he was reluctant to spend more money than he absolutely had to as he was so hyper-focused on building his nest egg.

Due to Jay's diligence, he was able to retire early. That meant he had more than enough time *and* money to do just about anything he wanted to do. But whenever I caught up with him, he told me he still hadn't done much mountain biking.

"You have to be in shape to do it," he would say, "and I'm just not in good enough shape yet."

"I really need to get a new mountain bike, maybe one of those electric ones," he would

tell me, "as it's no fun doing it with the old hardtail I've got. I just haven't gotten around to it."

There always seemed to be a reason Jay wasn't enjoying the thing he wanted to spend most of his time doing. I suspect it all had to do with one thing: Inertia. Jay had gotten so used to *not* spending time on his personal goals that it was easier to simply not focus on them at all — physically, mentally, and financially.

Now let me tell you about another man whom we'll call Mike. Mike's great love is ceramics. He loves making pots, pitchers, mugs, and miniature sculptures out of clay. Sitting at a potter's wheel with a lump of wet earth is his happy place. His dream was to finally have the time and money to get the best equipment, hone his craft, and maybe even sell some of his creations at local markets.

My advice to Mike: Don't wait. Start setting aside time to perfect your pottery now. That big, deluxe kiln you have your heart set on? Let's start fitting that into your financial plan now. In other words, don't wait until *after* retirement to do what you love.

Mike followed my advice. The result? When retirement finally arrived, he already had all the equipment he needed. He was already in the habit of devoting his mornings to sitting at his potter's wheel. He already had a booth lined up to exhibit his wares at a local farmer's market.

In short, retirement was pretty much exactly what he wanted it to be...because he had already made his *life* what he wanted it to be.

So, when planning your own retirement, my advice: Prioritize your personal goals just as much as your financial goals. Creating the lifestyle you want *before* you retire is one of the best ways to ensure you continue enjoying it after you retire.

What's Over the Next Hill: Unexpected Expenses

Benjamin Franklin once said, "Beware of little expenses. A small leak will sink a great ship."

It's common in retirement planning to focus on the *big* expenses we know will hit at some point. The expenses that come with travel. The expenses that come with medical care. The expenses that come with daily living. But there are plenty of potential "leaks" can scuttle even an airtight retirement. A tree falls on your garage during a storm and the roof caves in. The car windshield gets so cracked it has to be replaced...the same week you were planning on replacing the tires. A family member gets sick while on vacation...forcing you to pay to fly them home ahead of schedule. You get the idea.

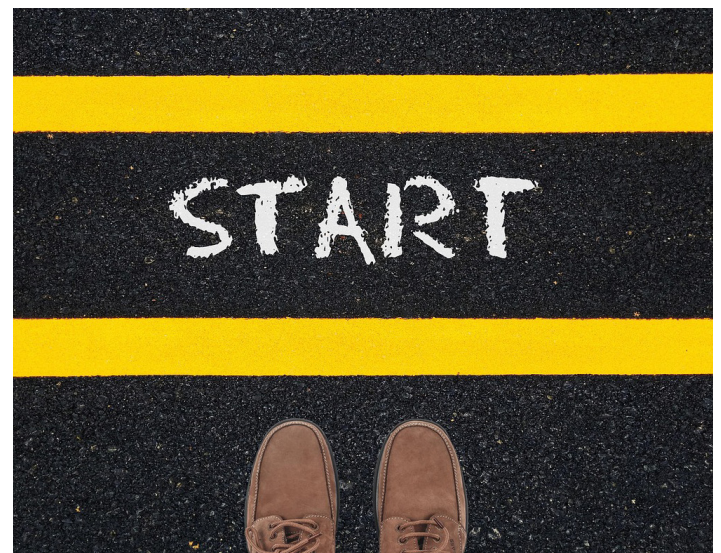
These unexpected expenses, especially when they pile up in a short period of time — because after all, when it rains, it pours — can scuttle your retirement plans in a hurry.

That's why every pre-retiree should have 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 emergency living expenses. In case of financial emergency, access to additional money will save you from having to rely on credit cards or loans. After all, being in debt can sometimes be its own emergency — and not one you want to experience in retirement.

When starting an emergency fund, here are a few tips to consider:

1. Determine what amount is best for you. Most experts agree that you should keep between three- and six-months' worth of your living expenses set aside in your emergency fund. Your specific situation—whether you have children, carry substantial debt,



and types of insurance coverage you have—will determine what amount is best for you. Examine your situation, your income, and your needs to decide how much you should save.

2. 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. That way, you'll be less tempted to use the money for something other than what it's meant for.

3. 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.

4. 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 instead of buying a cheap burger. You'd be amazed how quickly that adds up.

5. 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.

6. 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 expenses that come as a surprise 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, will serve you well in the future.

What's On the Horizon: Beneficiary Designations

Designating your beneficiaries is a retirement topic that often slides to the bottom of the pile — but when it comes to estate planning, it can often end up being one of the most important decisions you will ever make.

For most people the choice of beneficiaries is simple: Spouse first, then children. For others it may not be that simple—or not stay that simple. Let's see what we can learn.

The most common cases requiring beneficiary designation are on wills and trusts and on financial accounts like qualified retirement plans, annuities, etc. Some provide for "transfer on death," which accomplishes essentially the same thing.

Most people assume that if they die without designating a beneficiary, assets automatically go to their spouse, and then to their children. This may prove true, but the determination can require a costly, unnecessary probate process, tying up money in court for many months. It's better to avoid that result.

Events like divorce and remarriage and having children from two or more marriages can complicate beneficiary designations. If you remarry, do you want all your assets to go to the new spouse, and then to the spouse's children—perhaps some of them biologically yours, others not—rather than or in addition to your children from the previous marriage? Do you have any children with special needs? Do you want to include stepchildren? If you have not remarried, do you want to include your ex-spouse? Is there anyone else who is dependent on you financially or otherwise?

Moreover, two types of distributions to children exist: per capita and per stirpes.

Per capita — literally, "per head" in Latin — divides assets equally to each individual at the time of distribution. Unless otherwise specified, default distribution is almost always per capita.

Per stirpes — "per root" — divides equally by person at one generation and then maintains that division by branch in those person's offspring. For instance, \$10,000 divided per stirpes between a brother and sister would be \$5,000 each if they are both alive at the time of distribution. But if they are both gone, and the brother had 10 children and the sister 2, his children would get \$500 each and hers \$2,500 each. If one of the 10 had died leaving 4 children, they would share \$500, receiving \$125 each.

The difference becomes important if you want to include grandchildren and even great-grand-children in an inheritance.

As you can see, there's a lot to think about when it comes to designating your beneficiaries. While it may not be the most pressing retirement issue to consider, that does not diminish its importance — because your choices can have an impact that lasts literally for generations to come.

Watching the Weather: Market Conditions on the Road to Retirement

April was one of the choppiest, most unpredictable months in recent memory. The Dow alone suffered multiple 1,000-point drops during the month, including a 2,200-point loss on April 4. But we also saw the largest single-day point gain in *history* on April 9, when the Dow rose by nearly 3,000 points.

As you can imagine, this was

mostly driven by one thing: Tariffs. President Trump's announcement of increased reciprocal tariffs on other countries, coupled with new tariffs on the U.S. enacted by China, sent the markets tumbling. The White House injected further uncertainty into the markets when he discussed the possibility of removing Jerome Powell, the Chairman of the Federal Reserve, from his post before his term ends in 2026.

Trump soon backtracked those comments, however, while also suspending a number of new tariffs that he had previously announced. Those pivots caused investors to breathe a major sigh of relief and helped the markets recover some of their losses from earlier in the month. As a result, by the time we closed the book on April, the S&P 500 was down 0.76% for the month, while the Dow fell 3.17%. The Nasdaq, however, rose 0.85%.

What We're Keeping an Eye On

These storylines are likely not ending anytime soon, which means we must continue to be prepared for further turbulence. In addition, there are some signs that the tariffs already in effect are starting to have an impact on the economy. According to the Commerce Department, our nation's GDP shrank by 0.3% in Q1. While consumer spending did rise by 0.7% in March, that was likely driven by consumers and companies buying what they could *before* more tariffs went into effect. It remains to be seen whether spending and GDP both shrink in Q2, or whether this is a mere hiccup in economic growth.

THE GRANDMOTHER OF JUNETEENTH

Opal Lee never thought she'd live to see her dream be fully realized. At 96 years old, she figured the day would come, but only long after she was gone. Yet there she was, standing in the White House. Watching the President of the United States sign the bill she had worked to promote for so long.

The bill to make Juneteenth a federal holiday.

Juneteenth commemorates the end of slavery in the United States. On June 19th, 1865, General Gordon Granger ordered the enforcement of the Emancipation Proclamation in Texas at the end of the Civil War. It was the last slave-owning state in the Confederacy. The 13th Amendment, which officially abolished slavery, would be ratified by the end of the year.

For much of its history, Juneteenth has been observed in mostly local celebrations. But over time, more and more people began promoting the holiday as something *all* Americans should be aware of. Because it celebrates the moment when America truly became "the land of the free."

Chief among those people was Opal Lee.

Opal's connection to the holiday began when she was just 12 years old. The year was 1939. Her family had recently moved into a new neighborhood when a large mob of 500 white rioters gathered around her home. At first, Opal could only watch in horror as the rioters began throwing things at her house. As they broke through the front door and smashed furniture. But when the fires started, she and her family ran.

The date was June 19th.

The house burned to the ground.¹ The police made no arrests. The attempt to scare Opal's family out of the predominantly white neighborhood had worked. But it didn't stop Opal from making a stand. In fact, it inspired her. It was then that she realized Juneteenth was not just a holiday, not just a festival. It was a call to action. A reminder that freedom cannot just be proclaimed once. It must be proclaimed over and over, by each generation...so that the *next* generation can be free, too.

The tragedy of that day left an impression on Opal. Juneteenth would forever be of *personal* significance rather than just historical. From that day onward, she would pursue a life dedicated to education, activism...and the idea that Juneteenth was for *all* Americans to celebrate and observe.

Many decades later, after retiring from her career as a schoolteacher, Opal decided to take her efforts to the national stage. It began with a walk in 2016. Starting in Galveston, Texas – where the first Juneteenth took place – she walked 2.5 miles each day on the way to Washington D.C. (She chose to walk 2.5 miles a day to symbolize the 2.5 years that Black Texans remained enslaved after the Emancipation Proclamation.)

Opal's goal: To encourage lawmakers to formally recognize Juneteenth.²

She was 89 years old.

At first, only a handful of people from her church walked with her. But over time, others began joining in on the march. Opal stopped in dozens of cities along the way, each time drawing more attention to her cause. And her online petition to recognize Juneteenth collected over 1.6 million signatures!

Eventually, her campaign caught the attention of the nation. It helped spur Congress to finally pass a bill making Juneteenth a federal holiday. And so, in June of 2021, she was invited to the White House to watch the President sign the bill into law.

Today, she is known as "The Grandmother of Juneteenth."

Opal's fight for official recognition was more than a personal mission. It was part of a larger, unwavering commitment to education and equality. Her story will be part of this great nation's history and will live on to inspire so many others in the pursuit of their own dreams.

I hope you enjoyed learning about Opal's journey. No matter what stage your own dreams are at, I wish you the best in achieving them!

Let's celebrate the importance of this day together. Happy Juneteenth!

1 "How 96-Year-Old Activist Opal Lee Became the "Grandmother of Juneteenth," www.biography.com/activists/a44213763/opal-lee-juneteenth-activist

2 "The grandmother of Juneteenth on what the holiday means for Americans," www.pbs.org/newshour/show/the-grandmother-of-juneteenth-on-what-the-holiday-means-for-americans



THIS MONTH'S FEATURED CHARITY IS BRANTLEY'S WINGS



Brantley's Wings was founded to honor the short but impactful life of Brantley—a bright, joyful little boy who was taken from this world far too soon. At just four years old, Brantley was tragically killed by his mother's boyfriend after enduring unthinkable abuse. He was assaulted, beaten, and left without oxygen for too long before receiving help. Though he was placed on life support, his injuries were too severe. His grandmother was able to reach him in Indiana to say goodbye, and Brantley passed away the day before his fifth birthday.

Despite his young age, Brantley's heart was full of love, kindness, and joy. He brought smiles to everyone around him and had a special spark that touched lives. He was known for his helpful spirit, always lending a hand around the house—hauling in groceries, setting the table, or helping prepare meals. He was happiest playing with his siblings, going to church, and spending time outdoors.

Brantley loved:

- Baseball, especially wearing his favorite baseball pants that he believed made him play better.
- Camping, sleeping in tents and cooking over a fire.
- Toy trucks and cars, which he played with endlessly alongside his sisters and brother.
- Scouting, participating in his older brother's activities and hoping to be a Scout himself.
- Church and Sunday School, where he faithfully attended Vacation Bible School, Wednesday classes, and made sure the nativity scene in his classroom was always just right.

Brantley's Wings is a nonprofit organization created in his memory to support children, families, and communities in need. Their mission is to spread the kindness and compassion Brantley so naturally embodied, helping others through acts of love and service. This world needs more children like Brantley—caring, generous, and joyful.

Through Brantley's Wings, they hope to make a difference in the lives of others, just as Brantley did in his short but beautiful life. He would want us to do good in his name.

Let his memory inspire us to lead with kindness, serve with love, and never stop fighting for the well-being of our children. We have following ways to stay in touch with Brantley's Wings: Web site: Brantleyswings.org, Facebook: Brantley's Wings, Email: brantleyswings@gmail.com , Phone: 563 219 0824

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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