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DEC • JAN
2027

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TANDEM BRICK GALLERY

FRAMING A SUCCESS STORY

THE MAGAZINE FOR WOMEN BUSINESS OWNERS BY WOMEN BUSINESS OWNERS

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- RECOGNIZING WOMEN'S ACHIEVEMENT IN BUSINESS
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- EMPOWERING WOMEN TO FOLLOW THEIR PASSIONS AND TO FIND THEIR BLISS

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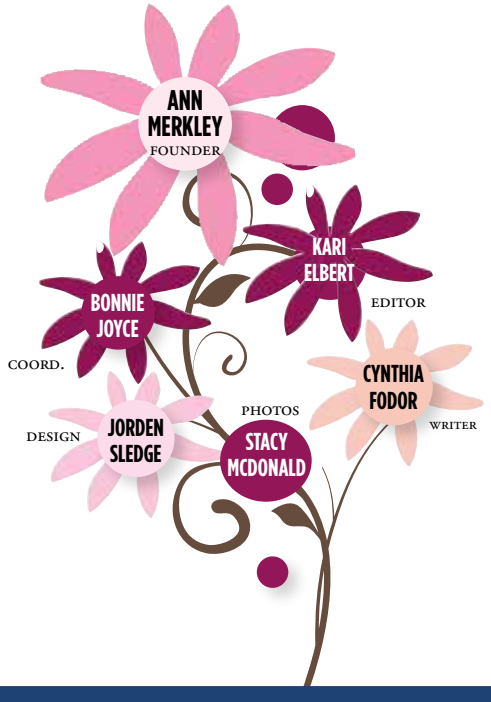

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Ann Merkley

ARE YOUR PARENTS' ESTATE PLANNING, TAX PLANNING, AND LONG-TERM CARE STRATEGIES IN ORDER?

When working with our clients and their financial planning, we often find that they don't know if their parents' planning is in order. I often refer to their parents as a "bucket over their heads"...it will eventually be coming down on their heads to handle.

I've learned a lot over the years by working with estate, tax, and long-term care specialists. I've also helped a lot of my clients deal with the estates of their parents. I find that a lot of them don't know the specifics of their parents' plans or their parents have told them that everything was in order when there were items missing.

Most parents don't want to leave a complicated mess to their children when they pass. I always say that the greatest gift they can leave you is to have all their plans in order.

Here is a list of items to discuss with your parents to be sure their financial plans are in order

1. LEGAL DOCUMENTS

- **Last Will and Testament -** This serves as the instruction "handbook" to the probate court, however, most parents don't want their estates to go through the probate process due the added cost, time and public record.
- **Revocable Living Trust –** Parents often choose to use a Revocable Living Trust to avoid having their estates go through the probate court process. In Iowa, real estate (homes, farms, rentals, lake homes, timeshares, etc.) often can't be passed on to their beneficiaries unless their deed is inside a trust. A common misconception is that their Last Will and Testament will help avoid the probate process and it is the exact opposite.
- **Updated Beneficiary Designations –** Clients/parents are often unaware that a beneficiary form will often "trump" what is listed in a Will or Trust. It's important to review your beneficiary forms for all your assets. You may wish to name both a primary and contingent beneficiaries on the forms in case a beneficiary pre-deceases you. I also suggest keeping copies of all beneficiary forms in case of a dispute.
- **Beneficiary Designations on All assets –** Clients/parents are unaware that every financial asset needs a beneficiary designation on it. A list of common missed items are – Bank accounts, CD's, mutual funds, individual stock certificates, brokerage accounts, savings bonds, safe deposit items, etc. It only takes one asset to possibly cause the entire estate to go through the probate process.
- **Financial and Healthcare Powers of Attorney –** These documents allow someone to handle financial decisions and medical decisions in case you are unable to due to being incapacitated. They should be shared with the individuals named in the documents. I personally carry my own healthcare power of attorney with me in case of an accident. I also gave my family, doctor and hospital copies as well.
- **A list of all assets, logins and passwords –** These are not legal documents but will save you countless hours trying to hunt them down.

2. TAX PLANNING

I became very aware of how important tax planning is when one of my clients received a large taxable asset (IRA) from his parents and had to share approx. 60% or $600,000 of it with the government. This can often be avoided through proper strategic tax planning. We work very closely with tax specialists to minimize any tax consequences to beneficiaries.

3. LONG TERM CARE STRATEGIES

There are many different options that can be chosen to pay for any needed healthcare needs as we age. They range from using your own investments, long-term care insurance/hybrid products all the up to specialized trust planning.

Handling a parent's care can be a very stressful time…especially if you don't know their wishes or what their plan is.

I ask my clients three basic questions –

- **Where do you want to receive your care?**
- **Who do you want to provide your care?**
- **How will you pay for your care?**

There are many other items to consider but this will get you started. My job is to be sure your assets go to who you want, when you want and how you want. I want to honor your and your parents' wishes. In conclusion, a well-planned estate plan is the biggest gift you can leave your loved ones. ✳

For a complimentary estate plan consultation, please contact Merkley Wealth Associates at 515-259-3571 or mohsena.khan@ceterafs.com

You may also view our website **www.merkleywealth.com** for more information.

Ann Merkley, Registered Representative
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MWA MERKLEY WEALTH ASSOCIATES



Susan Sutton-Ludwig

WHAT IS YOUR INVESTMENT?

Part I

It's a conversation that comes up more often than you might think. Where should we put our money? The stock market? Real estate? Or a little of both?

We spend our lives working hard, saving, investing, and planning for the future. We watch our portfolios grow, celebrate the good years, and weather the ups and downs. We do all of this with the hope of creating financial security and enjoying the rewards of our hard work.

But somewhere along the way, I think we need to ask ourselves an important question:

What exactly are we saving for? And when does the future become today?

As a real estate professional, I look at investments from a slightly different perspective. I see the value of a strong financial portfolio, but I also see the value of investing in a place to call home. A place where we can enjoy life, spend time with family, and create memories, or just a basic Real Estate investment for your Real Estate portfolio.

And that brings me to a debate that happens quite often in my own family—with my husband, my mother, and even my brother-in-law, who happens to be our financial advisor! Needless to say, we have some interesting conversations about the stock market versus real estate.

We may not always agree on where the money should go, but I think it's a conversation worth having.

Landownership has been part of the American dream for generations. Thomas Jefferson's era helped shape early American land policy, including the Land Ordinance of 1785. Later, in 1862, President Abraham Lincoln signed the Homestead Act, opening opportunities for Americans to establish homes and build futures through landownership.

Real estate has long represented something more than financial value. It represents independence, stability, and opportunity.

According to housing price data from the Federal Housing Finance Agency, Iowa single-family home values appreciated approximately 5.5% annually over a recent ten-year period. That's an impressive historical trend, although appreciation varies by location and isn't guaranteed.

I tell clients that if we could achieve even 3% annual appreciation on their home they enjoy living in, that's worth considering. Of course, ownership comes with expenses, including maintenance, taxes, insurance, and financing. But there's another return that doesn't appear on a financial statement.

CHECK OUT THE FEB/MAR ISSUE FOR PART 2!

Susan Sutton-Ludwig
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Tara Hofbauer

TERMINATION OF PARENTAL RIGHTS

How much is enough to avoid the dreaded abandonment?

In Iowa, parents have a responsibility to maintain continuous, substantial or repeated contacts with their child, if that child is six months of age or older. One way to demonstrate this is by contributing to the financial support of the child in a meaningful way, based upon parents' ability to contribute. Parents can avoid being deemed as having abandoned a child if they visit with the child at least monthly while physically and financially able to do so and if the person with control over the child is not actively preventing contact. Regular communication with the child or the person with control over the child is another way to avoid the label of abandonment. Finally, parents can avoid a termination of their parental rights by having lived with the child continuously for a period of six months prior to the filing of a petition for termination of parental rights, while openly holding themselves out as the parent of the child.

Many parents get caught up in either the other parent's perceived prevention of their contact with the child or child support having been regularly garnished from their paychecks. While parents preventing contact is a defense to abandonment, it is a narrow one. Sporadic text messages checking in on the well-being of a child are not enough alone. The State of Iowa having garnished your wages pursuant to a support order, does not negate a finding of abandonment. A custodial parent's reasonable conditions on contact do not equal prevention. For example, if a custodial parent indicates that a lifestyle of dealing drugs and engaging in risky behavior precludes time with the child, courts are not likely to find such a roadblock to be in the other parent's favor in defending against abandonment.

If parents find themselves in a situation where the custodial parent is preventing contact, they should reach out on a regular basis, provide financial support to their best ability, but most importantly, take control by filing a case in court. Thousands of parents file their own cases using the judicial branch's website and available forms. Thus, the inability to afford an attorney does not usurp the responsibilities to avoid abandonment. Parents should take their responsibilities regarding parenthood seriously, consistently and early in order to prevent a Petition for Termination of Parental Rights.

Tara L. Hofbauer - Shareholder
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I earned my law degree from Drake University Law School (J.D. with honors, 2006) after studying English and Rhetorical Studies at Iowa State University (B.S. with distinction, 2004). One of the most rewarding experiences of my education was attending an intensive foreign language program at the Universidad Internacional in Cuernavaca, Morelos, Mexico. Before joining Shindler, Anderson, Goplerud & Weese, P.C. in 2012, I was a prosecutor and served on the Board of Directors at Child Abuse Prevention Services. With experience in Family Law, Juvenile Law, Custody, Child Support and more, I am not merely striving for results; I am striving for your peace of mind. When the final ruling is delivered, you will know that I have scoured every inch of the case because I believe in being the most prepared lawyer in the courtroom – every time. I am determined never to look back on a case and wonder if I've done enough. You deserve the best preparation and representation so that you can set yourself up for a brighter future.



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Thank You for Another Great Year!



Debra L. Sears

The friendships and business relationships that have been forged over the past 47 years are my greatest reward. I love what I do and the people that have trusted me with their finances, health, life and disability insurance. Merry Christmas and Happy New Year!

As you prepare for the year end and the position that you want to be in going into the New Year, I encourage you to pay attention to the Federal timelines and what that means to you.

INDIVIDUALS OVER AGE 65

You can join, switch or drop a Medicare Supplement, a Medicare Advantage plan (Medicare Part C) or a Prescription Drug Plan (Medicare Part D) during these defined times:

Initial Enrollment Period – when you first become eligible for Medicare you can join a plan. This could be aging into Medicare or retiring from an employer group past your 65th birthday.

Open Enrollment Period – October 15 – December 7 each year you can make changes to your choice for Medicare supplement, Medicare Advantage or Prescription Drug Plan, effective January 1st.

Medicare Advantage Open Enrollment Period – January 1 through March 31 each year if you are enrolled in an Advantage Plan you may switch to a different plan or back to Original Medicare. You can only make one change during this period.

INDIVIDUALS UNDER AGE 65

We assess your current coverage and the options that you may have. We address your needs, wants, concerns and budget. We will offer you many options to compare and help you determine which choice you may want to consider. Whether you turned 26 and are aging off of a parents plan, between jobs, divorcing or are self-employed we are here to help.

EMPLOYERS / EMPLOYEES

This is a great time to re-evaluate the employee benefits. Benefits can set you apart from your competition. We consider what you currently have as compared to your industry, how much do you as employers contribute to those plans and what fits your budget. Many times details have been overlooked or unattended to that can have a dramatic difference on your bottom line. This can add to your ability to attract and retain current and future employees. Stability in your workforce is key to your ability to compete. Investing in your greatest asset – your employees – will increase your profitability. It is essential that the employer be compliant and that is what a seasoned and dedicated agent will ensure.

We offer many companies, products and services to a vast population of people in different times of their lives. We make things easy for anyone to understand so you feel comfortable with the decisions that you make. There is no such thing as a silly question. Health insurance is complex and yet extremely important. The enrollment process can be a very smooth experience for the employer and the employees. We will conduct complimentary employee meetings so everyone can ask questions and gain a better understanding of the benefits the employer is offering. The agent plays a significant role in suggesting benefits that will fit your budget and keep you competitive in the marketplace, enabling you to attract and retain quality employees. I spend as much time as needed to ensure your comfort level has been met and exceeded with relentless service.

The products and services that we offer are a broad menu, but here are a few that are most important.

- Overall benefit strategy
- Focus on priority of benefits offered, health, dental, vision, disability, life, IRAs
- Assistance with COBRA and State Continuation – employer responsibilities
- Annual plan review and marketing analysis
- HDHP and HSA maximization
- Disability both Long Term and Short Term
- Life Insurance
- Compliance
- Medicare transition for employees
- 401(k)/IRA rollovers

I want to thank all current and past clients for the endless referrals that you continue to send my way. The professional confidence that you have placed in me is the ultimate compliment. We wish you the very best of good health,
much laughter and lots of love throughout the holiday season and next year! ✳

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A LANDMARK GIFT AND FRAMING SHOP HAS BEEN A GIFT TO OUR COMMUNITY FOR NEARLY 50 YEARS.

FRAMING A SUCCESS STORY

By Cynthia Fodor

"The Tandem Brick Gallery is described as a hidden gem with surprises at every corner, offering local art pieces that are truly amazing." -Wanderlog

"How is it, Theo wondered, that a piece of paper — a letter, a photo, a ticket stub, a sketch, a painting — is suddenly transformed by placing it in four bits of wood beneath a pane of glass? What does it say of humankind that we take such trouble to freeze specific memories, to capture and preserve the minute particulars of our lives?" - Theo of Golden

Walking into this special whimsical gift shop immediately puts a smile on a customer's face. And this time of year, it puts Iowans in the Christmas spirit! From colorful hats that say Falala to funny greeting cards that make you laugh out loud, it is a wonderland of unique gift items for any occasion. On the other side of the store, a framer is repairing an antique frame. The owner Kathie Anderson never dreamed the little shop she established back in 1977 would still be going strong nearly 50 years later.

"I started when I was 30 and I'll be 80 in January," Anderson says. "At that time, I thought 40 sounded really old to be framing pictures. I never thought I would still be doing this at age 40, let alone 80!"

Back when she opened the doors to an art supply and framing shop, few women owned businesses. There were two similar stores in town. "There was the Art Store and the Frame Factory," she says. "Those were the biggies. The day we opened, we had two customers, the owners of those two stores! When they left here, I bet they were thinking, this is not going to be any competition." She outlasted them both!

Anderson admits she knew little about running a business and took a course at Drake University to learn. "We started out with 20 students and ended up with nine of us left at the end," she explains. "We applied for an SBA loan, and received one which we paid off quickly but money wasn't given out to women going into business at that point. I learned on the job and I'm still learning every day."

Keeping the doors open has not been without challenges, especially during the Covid pandemic. Her husband who was her biggest cheerleader died suddenly the same day the world shut down and she had to close the doors. "There have been a lot of struggles over the years like with Covid, everything shutting down, but when we opened back up, people were so loyal to our store because we had been here a while and I think people just really want to help small businesses and support them."

Over the years, she has developed relationships with her loyal customers who became friends and continue to support her. Now the grandchildren of her original customers shop there. Anderson's daughter started working at Tandem Brick at age 14 and is still a part of the business overseeing all of the social media.

Anderson credits her success to her persistence, great staff

and customer service. “Never give up! Be kind. Be personable,” she tells her staff. After nearly 50 years, she’s learned a thing or two to share with other business owners.

TRY TO APPEAL TO MANY AUDIENCES

Anderson says her business has survived because she has TWO points of focus: the gift shop, and the framing gallery. That’s why it’s called Tandem Brick. “It’s just silly and I always thought I would change it, but I never have. We had the gallery in front and the frame shop in back – two things in tandem,” she says. When framing was slow, they did well in the gift area and vice versa.

EXPECT TO WORK HARD

“If you’re going into this thinking that you can take time off when you want, that’s not the way it works and you probably shouldn’t be going into business because it’s full-time, 24/7, so many hours but if you love what you’re doing, you will want to be there.”

REALIZE YOUR LIMITATIONS

At one point, Anderson wanted to expand. She opened a second store in West Des Moines. She realized it was not the right fit. She was honest with herself, closed it early and returned her focus to the Ingersoll location.

HIRE THE BEST EMPLOYEES AND WORK TO RETAIN THEM

Anderson has three framers who have been in the shop with her 15-22 years each. She says, “It’s more important than anything else to get along with the people you work with and they get along with customers. We have great employees who have been here a long time.”

SELL A SPECIAL PRODUCT

Anderson goes out of her way to offer unique items you can’t find anywhere else. “Show up with something they haven’t seen before that they can’t get online,” she advises.

Anderson has seen a lot of changes along Ingersoll Avenue over the years. But her commitment to her customers and quality service has not changed. She has an old faded newspaper ad hanging on a wall listing all of the Ingersoll businesses back then. Tandem Brick is the only one left standing.

At this time, retirement is not in Anderson’s future. “It’s worked the way I’ve done it all these years, I’m going to stick with it. I’m not changing now,” she exclaims. “It’s going to keep going. I wouldn’t still be working if I didn’t just love what I do.” ✳

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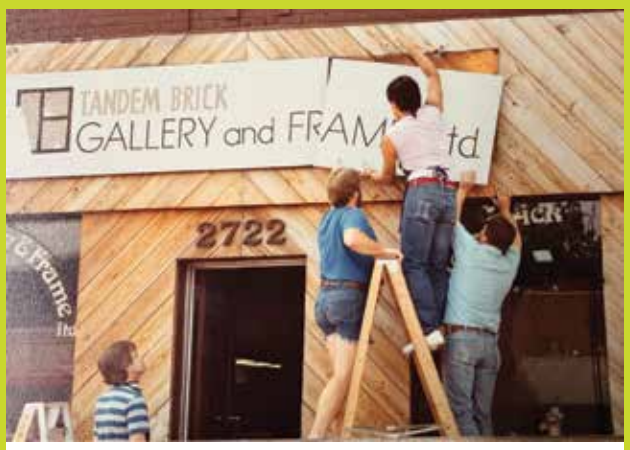
1977 Des Moines Register Ad - Ingersoll Avenue



Tandem Brick signage change circa 1980.



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Stacy Dhabalt

YOUR 2027 MARKETING BUDGET

It's a new year, and for your business that means a new chance to change things. Maybe you want the phone to ring more often. Maybe you're opening a second location or trying to hire good people. Whatever you want to do in 2027, there's one question that can stop you before you even start. How much should I spend on marketing?

If you don't know, let's figure it out together. At Inspire Media, we can start with any budget. I'd ask you what you spent last year, what seemed to work, and what you'd like to see happen this year. If you're just getting started, tell me what you can comfortably spend each month. That's enough to get the conversation going.

Sometimes it helps to see what other businesses in your industry typically spend. The Radio Advertising Bureau publishes industry benchmarks that show advertising spending as a percentage of net sales. We can use the percentage for your industry to get a starting number. Then we'll look at your goals, your busy months, and what you can afford to do consistently. If your budget is tight, we can focus on one service you want to sell, one group of people you want to reach, and a message they'll remember.

Think about what happens when your furnace goes out on a cold January morning. Who do you call? If there's a company you've heard about for months, you probably think of them before you even pick up your phone. Now think about your own business. When someone needs what you sell, will your name come to mind?

That's why I want you to get going in 2027. If you want more calls when spring rolls around, January is a good time to start giving people a reason to remember you. We'll help you figure out what to say, where to say it, and how often you can say it on the budget you have. Then we can look at what's working and decide where to go next.

So if you've been putting off marketing because you don't know what you should spend, give me a call. Tell me what you want to change this year. We'll start there.

Visit our Inspire Media YouTube channel, or call me, Stacy Dhabalt, at 515-494-9573.

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Stacy Dhabalt - Founder & CEO of Inspire Media
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Stacy Dhabalt has spent more than 25 years helping businesses grow through strategic marketing and branding. Personally trained by Chuck Mefford since 2003, Stacy has used the Brandsformation™ system to deliver measurable results for clients across Iowa. As former Director of Branding for the Des Moines Radio Group, she built lasting client relationships—many of which continue today.



Joleyne Young

A NEW YEAR, A SMARTER FINANCIAL FUTURE

As we wrap up 2026 and look ahead to 2027, it's the perfect time to give your finances the same attention you give your family, career, and business.

Here's something many people don't realize: Tax preparation and tax planning are two very different things. Tax preparation tells you what happened last year. Tax planning helps you make better decisions about what happens next.

For women in business, the end of the year is about more than getting your books ready for tax season. It's an opportunity to evaluate your profitability, review expenses, plan for taxes, and set financial goals for the coming year. Are you paying yourself enough? Is your business actually making money? Are you taking advantage of available tax-saving opportunities?

For individuals, now is a great time to review retirement contributions, investments, charitable giving, and potential tax deductions. Life changes such as marriage, divorce, retirement, or changes in income can significantly affect your tax situation.

At Profit Consultants, we are passionate about helping women understand their numbers, reduce unnecessary tax burdens, and build stronger financial futures.

As you make your New Year's resolutions, consider adding one more to your list: **Make your money work smarter for you.**

Because financial success isn't just about how much you earn. It is about how much you keep, how you manage it, and what you build for the future.

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Joleyne Young, LPA
Joleyne is a Licensed Public Accountant in the state of Iowa. She has over 35 years of experience in both public and private accounting. She works with her clients by making complex financial matters approachable, so that they will succeed at what they are good at! She enjoys traveling, country living, and spending time with her animals.
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First doses start at a highly diluted strength, given in our office.

03 BUILD
Doses step up through three strengths in our office, every two weeks or more, over about six visits.

04 MAINTAIN
A daily dose under the tongue at home, held for two minutes.

NEEDLE-FREE • DONE AT HOME • EFFECTIVE FROM AGE 1

Schedule your Food SLIT consultation.

515-644-8448 · allergenix.com

Sean Stanga, M.D. · Iowa's Only Direct Specialty Care Allergy & Immunology Practice
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SCAN TO LEARN MORE

SLIT is prescribed and supervised by a board-certified allergist. Eligibility and candidacy are determined by your allergist following a full evaluation. Individual results vary.

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