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Joey Beech

AUTHOR AND PUBLIC SPEAKER;
THE FINANCIAL LIT LADY®

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Common Cents



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- SERVING AS A NETWORKING CHANNEL
- FOSTERING SUPPORTIVE RELATIONSHIPS AND STRATEGIC ALLIANCES
- RECOGNIZING WOMEN'S ACHIEVEMENT IN BUSINESS
- PROVIDING EDUCATION AND TOOLS TO HELP WOMEN GROW THEIR BUSINESSES
- EMPOWERING WOMEN TO FOLLOW THEIR PASSIONS AND TO FIND THEIR BLISS



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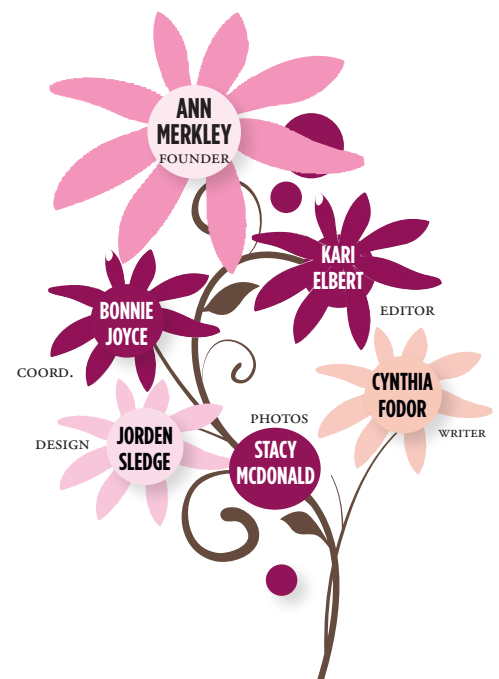
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Ann Merkley

- Life events such as divorce or death of a spouse can affect their retirement income

Retirement planning is knowing that no matter what life brings, you will have the money and knowledge to take care of yourself. All these factors make planning ahead especially important.

Longevity can make a difference

The longer you live, the longer you must make your money stretch. One of the top fears retirees have is outliving their money. A woman's retirement can often last 25-30 years. The 2024 U.S. Life Expectancy Tables show women: 81.4 years and men at 76.5 years. Inflation, healthcare, long-term care expenses can all come into play.

Social Security May Be More Than Your Own Benefit

If you were the lower-earning spouse during your marriage, your Social Security benefit may not necessarily be limited to what you earned on your own work record. Depending on your circumstances, you may qualify for a spousal benefit based on your spouse's earnings record.

- **Divorce and Social Security** - You may be eligible to qualify for benefits based on your former spouse's benefit if you were married at least 10 years. Note: Remarriage can affect your eligibility so it's important to know the rules.
- **Death of a Spouse and Social Security** - You may be eligible for survivor benefits if your spouse predeceases you. It's important to know the timing of when to file for survivor benefits.

The Cost of Caring for Children or Parents

Women often leave the workforce for a period or altogether to raise their children or care for an aging parent.

This can have a dramatic effect on their lifetime earnings, Social Security Benefits and retirement plan balances.

Death of a Spouse and Taxes

The death of a spouse can change a woman's financial life almost overnight. Her tax filing status may eventually change from married to single, which can result in higher tax rates even though one of the Social Security Benefits goes away. She may also become subject to higher Medicare premiums depending on her income.

Healthcare Expenses

Healthcare is one of the top concerns for retirees. It can be one of the largest expenses in retirement, and living longer means women may need to plan for those expenses over a longer period.

Premiums, deductibles, prescription drugs, dental and vision expenses can all dramatically affect your budget.

Long Term Care Expenses

Healthcare expenses for Long Term Care can have a dramatic effect on a retiree's assets. It is not uncommon to pay \$6,000+ per month for Assisted

Retirement Planning for Women

Retirement planning can look very different for women. Many factors can affect their retirement.

- Women generally have a longer life expectancy than men
- Their lifetime earnings may be less due to taking time out of the workforce for caregiving for children or aging parents.

Living Care. This can be one of the largest expenses you will incur during retirement and it's important to have a strategy of how you will handle these expenses.

Know your financial picture

Both spouses should understand the family's finances Even if one spouse has always handled the finances.

Financial knowledge is about being prepared for life changes. It's important to know the following:

- Location of all your accounts – investments, bank accounts, stocks, etc.
- Insurance policies
- Estate documents, i.e. Trust, Will, and Powers of Attorney
- All income sources, debts and bills
- Passwords and logon details
- How Social Security benefits work
- Taxes

Retirement Planning for Women is independence and financial security planning. It's about knowing that you've built a plan designed to take care of you — whatever the next chapter brings. ✱

LEARN MORE AT OUR

Women and Retirement Class

Tuesday, October 13th

6:30 - 8:00 PM

6911 Vista Drive, WDM, IA 50266

Registration: Call 515-259-3571 or email ann.merkley@ceterafs.com

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For a complimentary retirement 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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Susan
Sutton-Ludwig

THE MIDWEST SHIFT: *Why Multigenerational Living Is Becoming the Future of Real Estate - Part 3*

For many families, time together matters more than ever. Life moves quickly. Parents age. Children grow up. Having opportunities for generations to remain connected while still maintaining independence creates a balance many families are craving. Now, of course, multigenerational living is not always easy. Everyone still needs privacy, boundaries, and personal space. That is exactly why thoughtful design matters so much.



Detached living spaces, separate entrances, finished lower levels, private suites, and acreage properties can create togetherness while still preserving independence.

And in many ways, the Midwest is perfectly positioned for this trend.

We still have land.

We still have growing suburban communities.

We still have relatively affordable real estate compared to many parts of the country.

And we still have strong family-centered values.

I believe the future of Midwest housing is not just about bigger homes or luxury finishes. I think it is about smarter living. Flexible living. Supportive living.

Homes that can evolve with families through every stage of life will become more valuable than ever before.

Because at the end of the day, real estate is not just about property.

It is about creating stability.

Creating support.

Creating financial opportunity.

And creating spaces where families can continue doing life together.

I truly believe we are only at the beginning of this shift.

And personally, I think the Midwest is going to lead the way.

Trusting us in the journey home. ✨

Susan Sutton-Ludwig
Real Estate Agent – Des Moines Metro | Ankeny, Iowa
Ludwig Real Estate/Remax Concepts

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Website - suesutton.remax-central.com



Katie Gallo

CO-PARENTING *After Divorce*

The decree is signed. The lawyers are done. But for parents, the real work is just beginning. Co-parenting well after divorce isn't just good for kids — in Iowa, it's baked into how the law is structured. Tips as you build a new chapter with your ex.

UNDERSTAND THE TWO-PART CUSTODY STRUCTURE

Iowa splits custody into two separate pieces, and mixing them up is a common source of confusion:

- **Legal custody** is about decision-making — medical care, education, religion, extracurriculars. This is almost always joint in Iowa.
- **Physical care** is about where the child actually lives day to day. This can be joint (roughly equal time with both parents) or primary, with one parent as the main residence and the other having scheduled parenting time.

COURTS TAKE "GATEKEEPING" SERIOUSLY

One of the fastest ways to damage your custody case — or in a later modification — is to interfere with your co-parent's relationship with your child. Efforts to alienate a child from the other parent, or to unnecessarily restrict their access, is a serious red flag.

BUILD A STRONG PARENTING PLAN

A strong parenting plan covers more than just the schedule — think through:

- How you'll communicate (many co-parents use a shared app)
- How decisions get made when you disagree
- Holiday and school-break schedules, spelled out in detail
- How exchanges will happen — where, when, and by whom
- What happens if a parent is unavailable during his/her parenting time

While it is not possible to provide for every potential situation or issue, the more specific your plan is now, the fewer disputes you'll have to hash out — or bring back to court — later.

CIRCUMSTANCES CHANGE, AND SO CAN YOUR ORDER

Life doesn't stay still. A job change, a move, or a shift in either parent's or the child's circumstances

can all be grounds to revisit your custody arrangement. Iowa allows modifications when there's been a **substantial change in circumstances** since the original decree. ✨

Katie Gallo - Shareholder
Shindler, Anderson, Goplerud & Weese P.C.
5015 Grand Ridge Dr., Unit 100, West Des Moines, IA 50265
Phone - (515) 223-4567

I graduated from the University of Iowa with degrees in Psychology and Political Science (B.A. cum laude, 2006) before attending Drake University Law School (J.D. with Honors, 2009). Before joining Shindler, Anderson, Goplerud & Weese P.C., I was the in-house counsel for a local youth services agency in Des Moines. Today, I specialize in family law, dissolution, child custody, visitation, child support, modifications, juvenile law, guardianships, adoptions, and litigation because I believe in the impact of empathetic advocacy in building a better future.

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Meet Our Team



- Amanda Hardy
PhD, LMHC, PMH-C
- Kirby Nelson
DNP, PMHNP-BC, APRN, PMH-C
- Claire Scholl
LISW, MPH
- Alex Jenmetten
LMHC, COAC
- Bethany Volk
LMHC
- Sara Middendorf
LMSW
- Debi Mills
Client Support
- Amanda Seemann (Not pictured)
LMHC, PMH-C

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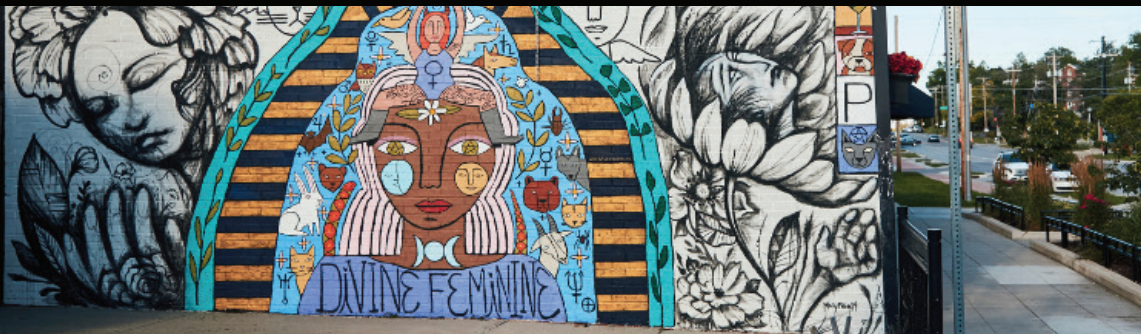
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- Navigating Loss: Support for infertility, miscarriage, stillbirth, and infant loss
- Relationship Dynamics: Intentional parenting and connection



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*Debra L. Sears*

Fourth Quarter is Upon Us!

An agent has to prepare well in advance to become certified, tested, trained and ready to meet the ever daunting compliance to serve the needs of the consumers. This is in addition to the mandatory continuing education necessary to maintain our license. While this is time consuming it's also very refreshing to see the new rules, regulations, product changes, premium changes and improvements for the New Year. I'm ready for you! Let's Go!

As an independent agent, we pride ourselves in offering quality companies and products. We ensure that when you have any health concern, you can access your professional team of medical providers without question. With the ever rising costs of medical and pharmacy expenses you can rest assured that we won't sacrifice the quality we offer, which protects you financially. When you call Sears Insurance you get a live person that will provide individualized service to meet your needs.

INDIVIDUALS OVER AGE 65

After you are enrolled in Medicare Part A and B you will want to decide how you wish to insure the balance of the medical expenses that Medicare does not pay for. A Medicare Supplement and a Part D Prescription Drug plan (PDP) or a Medicare Advantage (MA) is offered by several companies. Medicare Advantage Plans may include drug coverage or not (Veterans may not want rx coverage if they are accessing the VA pharmacy, as an example). Think of the Medicare Supplement as a "pay ahead" option in that you are paying a fixed premium each month whether you doctor or not. Think of a Medicare Advantage plan as a "pay as you go" option, with no or very minimal premiums, copays for different services and an annual maximum out of pocket limit. I will want information from each of you so you can determine which plan you want. We can start setting appointments October 1st, but will not be able to discuss or take applications until October 15 through December 7. This is referred to as the AEP – Annual Enrollment Period. This is your opportunity to set your coverage for 2026. Watch your mail and be sure to call me to set an appointment. This time of the year is crunch time!

INDIVIDUALS UNDER AGE 65

If you have a life event causing you to lose creditable coverage you are entitled to a (60 days from the last day of coverage)

Special Enrollment Period – SEP – to secure coverage for yourself and your family. I will want to gather your information for a quote. The quote will be emailed to you and we can set an appointment via a phone conversation and electronic enrollment. This option should be compared to any and all other options you may have, so you are making an informed and best decision for you and your family. Please give me a call for an individualized appointment.

EMPLOYER GROUPS

This is a good time to "shop". If you have already signed your renewal for your next year, this only means that you have secured the plan choices and the premiums are set until your next renewal. This does not mean that you can't change at any time. We spend considerable time and effort to analyze every detail of your employee census, to ensure that all unique needs are considered. After quotes are derived from several companies, we start the comparison process by checking every minute detail so that we are looking at "apples to apples". There have been many discoveries that have been beneficial to your employee and hence to the group that save you premium dollars. A successful employer is always thinking of how to be more cost effective and attract and retain quality employees. Benefits are a powerful asset and can be affordable, making you competitive in your industry. Please call me for a free consultation.

From my family to yours welcome to beautiful fall weather, football season and all things good! Happy Thanksgiving! I am grateful for you, your business and most of all - your friendship! ✨

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HELPING OTHERS FIND FINANCIAL FREEDOM

SHARING *Common Cents*

By Cynthia Fodor

How well are you managing your money? Are you saving enough or is your spending out of control? Do you understand your retirement account? Joey Beech is helping businesses help their employees get more out of their money and find financial freedom by teaching the basics beyond budgeting.

“My focus is on financial literacy, helping people get comfortable with their own finances. It’s sad that we don’t as a society have more comfort with that because it’s such a big part of everyday life,” Beech says.

Beech is a speaker, author and coach working with

businesses who want to invest in their employees through seminars or lunch and learns. She speaks about 401K’s and other benefits employees might not fully understand. She explains, “It’s a way for employers to offer information that’s unbiased to help their employees become financially stable.”

Beech wrote the book, “Girls’ Guide to Personal Finance” to help her daughter and friends who were graduating from college with degrees but never learned how to manage their money.

“I wanted to help them understand the benefits their employers were offering, the opportunity they could get by saving and focus more on that than how to



Kellie Markey and I at Dorothy's House 10th Anniversary Celebration. Celebrating Dorothy's House 10th Anniversary with founder Kellie Markey. Volunteering at Dorothy's House I've had the honor of watching women go from flat broke to independent homeowner. It's a joy that can't be measured.



Iowa Angel Investor Summit. Pictured with Suzanna de Baca CEO of Story Board Advisors, Tej Dhawan managing director of Plains Angels, Taufeeq Shah founder of Lola's, me representing Ankeny Angels and Matt Davis of Neumann Brothers.



Iowa Angel Investor Summit 2024 where I was on the Developing an Investor Strategy panel.

decorate their house.” Beech adds. Her own mother was a big influence. She says her mom financially navigated a divorce raising three children on her own. “She raised me to be money savvy and make sure I could financially stand on my own and take care of myself and my children.”

Just as her mother taught her, Beech is teaching others. “When it comes to consumer spending, the decision driver is usually female. Too often we don’t realize the economic power of women.”

One trap she sees women fall into is spending too much on their kids. “Especially single moms who spend all their money on their children without making sure they are going to be OK. They are overspending at the risk of their own future,” she says. “What our kids need from us isn’t more stuff. It’s the lessons we can teach them and help them to learn good money habits along the way.”

COMPOUND INTEREST IS KEY TO LONG TERM WEALTH

Beech advises workers to put away as much as they can in 401K or other savings plans and learn about investing in low cost, diversified index funds. “If you contribute on a regular basis every paycheck, the math is in your favor. A small amount can make a big difference. The market will go up and down. Overall, ten years later, you will have more money than you expect because that compound interest is a magical thing!” Beech quotes Einstein who said it best, “Compound interest is the Eighth Wonder of the World. He who understands it, earns it. He who doesn’t, pays it.”

YOUR SPENDING SHOULD REFLECT YOUR PRIORITIES

Beech helps women clarify their financial goals. Which results in a financial priority list to follow. She questions, “Do you want to have an emergency fund or money for vacation or for college expenses? Once you get clear what your allowances are, it makes day to day decisions a lot easier.”

TAKING COMMAND OF YOUR MONEY CAN SAVE YOUR SOUL

Beech says drowning in debt or worrying about bills take an emotional toll on us. “There are a lot of emotions that come up around money. Too often we don’t evaluate them. If we can separate our money from our emotions, we can make better decisions. Money can only solve money issues. Too often we try to solve personal or relationship issues with money only to find ourselves broke emotionally and financially.”

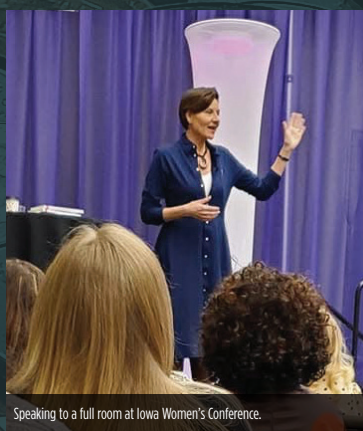
NEVER CONFUSE YOUR PERSONAL WORTH WITH YOUR NET WORTH

Beech believes the most important lesson she can teach is that our personal worth has nothing to do with our net worth. She advises asking yourself, “Who am I as a family member, as a friend, a coworker, as someone who shows up and offers my talent and services to others? People remember how you treat them, not how much money you have. When you can separate yourself from your account balance, you are in a better position to handle both.” *

Learn more at JoeyBeech.com



At Barnes & Noble's local author event.



Speaking to a full room at Iowa Women's Conference.



Beech family in 2024 from left to right daughter Gail, husband Doug, Joey, daughter-in-law Abi and son David.



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Meredith Mauro

*Celebrating
Confidence,
One Dress
at a Time*

When Meredith opened Celebrations Couture Bridal & Formalwear, a premier bridal shop in Valley Junction, West Des Moines, she envisioned more than a place to shop for a wedding dress. She created a destination where brides from Des Moines metro, Central Iowa and beyond could enjoy a personalized, unforgettable bridal experience while finding the gown that perfectly reflects their style.

As owner, Meredith has built Celebrations Couture around the belief that every bride deserves expert guidance, genuine connection, and exceptional service. The boutique features a carefully selected collection of designer wedding dresses, bridal accessories, evening gowns, prom, and homecoming dresses offering styles that range from timeless elegance to contemporary sophistication. Every bridal appointment is private and tailored to each guest, allowing ample time to explore gowns, receive professional styling advice, and create lasting memories with family and friends.

Known for its warm hospitality and elevated experience, Celebrations Couture has quickly become a trusted Des Moines bridal shop for brides seeking more than beautiful dresses. Luxurious private suites, exclusive designer collections, and personalized attention have earned the boutique a reputation for helping women feel confident, celebrated, and authentically themselves throughout their wedding journey.

Meredith's passion extends beyond fashion. As a local entrepreneur, she is committed to strengthening the Valley Junction and Central Iowa communities while continually introducing exclusive designers and innovative experiences that distinguish Celebrations Couture from other bridal boutiques in Iowa. Whether helping a bride discover her dream wedding dress, styling a mother of the bride, or finding the perfect formal gown, Meredith believes every milestone deserves to be celebrated with confidence, kindness, and a touch of magic. At Celebrations Couture, unforgettable moments begin the moment you walk through the door.



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AND MANY MORE IN VALLEY JUNCTION!



Stacy Dhabalt

BREAKING THE MOLD:

Why I Created Inspire Media to Redefine Advertising

In an advertising world crowded with agencies promising bigger, louder and faster, I wanted to build something different.

Great marketing doesn't begin with an ad. It begins with understanding what makes a business different, why customers should care and transforming that into a brand people remember.

It's a system called **Brandsformation™**.

After years in marketing, branding and advertising, I founded **Inspire Media** — a full-service, woman-owned agency where experience, strategy and creativity come together under one roof.

I wanted an agency that listens first, thinks strategically and treats a client's success like our own.

EXPERIENCE THAT MAKES A DIFFERENCE

Our team brings **more than 90 years of combined marketing experience**, creating campaigns that **differentiate, inspire and get results**.

We know how to make you known before you are needed.

When someone needs a product or service, you want your business to come to mind first. That happens by building awareness, credibility and connection long before they need you.

Our job is to help you become that brand.

MORE THAN ADVERTISING

Branding is more than a logo, tagline or campaign. It's discovering what makes your business different, why customers should choose you and communicating that story consistently.

That's the heart of **Brandsformation™**.

At Inspire Media, we combine **brand strategy, media planning and buying, digital advertising, social media, recruitment marketing and creative production** to take clients from strategy through execution.

I created Inspire Media because I saw a gap in the market. Businesses are navigating a complicated marketing landscape, often coordinating multiple companies and platforms while determining where their marketing dollars will have the greatest impact.

I wanted to simplify that.

Rather than chasing trends, we ask:

What will actually help this business grow?

MAKING BRANDS KNOWN

Inspire Media may be a newer agency, but the experience behind it is anything but new.

We combine decades of experience with fresh thinking, creativity and strategy.

Our goal isn't more advertising. It's marketing that **differentiates, inspires and gets results** — making your business known **before you are needed**.

That is what **Brandsformation™** is all about.

Your success is our business. *

Stacy Dhabalt - Founder & CEO of Inspire Media
Web - Inspiremediadm.com • YouTube - youtube.com/inspiremediadesmoines

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

FALL TAX PLANNING: Women Supporting Women & Planning Ahead

As women, we wear a lot of hats—business owner, professional, mom, caregiver, spouse, friend, and often the person keeping everyone organized. Fall is a great time to make sure your own financial and tax planning makes the list too.

For women in business, take time to review your year-to-date income and expenses and compare them with last year. If business is having a great year, congratulations! But increased income may also mean adjusting estimated tax payments or considering year-end strategies such as retirement contributions, equipment purchases, employee bonuses, or other deductible business expenses.

Individuals should review their paystubs for tax withholding, retirement contributions, charitable giving, investments, and any major life changes that occurred during the year.

Don't forget about health insurance. If you purchase coverage through the Health Insurance Marketplace and receive a premium tax credit, review the household income you estimated when you enrolled. If your actual income has changed, updating your Marketplace information can help ensure your premium assistance is based on current information and may reduce surprises when you file your tax return.

Tax planning is about more than saving on taxes—it's about knowing where you stand and making informed decisions while you still have options.

Women work hard to support their families, businesses, employees, and communities. Remember to invest some time in your own financial future, too.

Profit Consultants, LLC offers Tax Planning Services for businesses and individuals. **Contact us today to schedule your fall tax planning appointment. ***

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.

Web: profitconsultantsllc.com • Phone: (515) 808-8016





JOIN US FOR OUR

Women and Retirement Class

Tuesday, October 13th

6:30 - 8:00 PM

**6911 Vista Drive,
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Registration: Call 515-259-3571 or
email ann.merkley@ceterafs.com

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