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Lauren Kollauf
THE AVENUES OF
INGERSOLL & GRAND

Revising the
AVENUES



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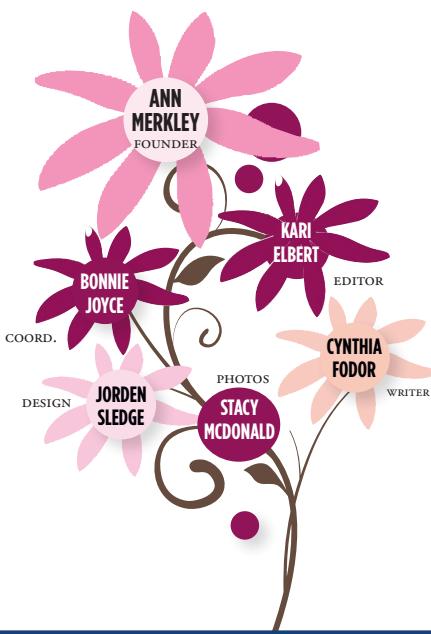
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Ann Merkley

ARE YOU ON TRACK to be able to Retire?

Polls show the number one fear is outliving our savings in retirement. There is a significant lack of financial education in our secondary and post-secondary education systems. We are somehow expected to know how much to save for retirement, how to choose our own investments and whether we are on track to be able to eventually retire. This often leads

us to ask non-experts, hoping we're on track or just ignoring the question all together.

I take great satisfaction in helping clients understand the many pieces of their retirement puzzles. We work as a team to put all the pieces together and provide them with 'piece' of mind.

RETIREMENT IS A COMPLICATED PUZZLE CONSISTING OF MANY PIECES

1. How much income will I need?

This amount can be different for everyone. I've heard advisors say you only need 80% of your pre-retirement income. Our philosophy is to replace 100% of your pre-retirement Net income. (Net income is the amount of income that is left after the taxes, benefits and other deductions are taken out. I tell my clients that it's the amount of income that hits your bank account each payday. This is the real amount of money you're living on. We start with that amount if you are living comfortably while you're working. Our goal is to make you feel like there is no change to your income even though you're no longer working.

We then add back in taxes/health insurance costs/travel money or any other wants and needs you have in retirement.

2. Should I pay off my house?

Everyone's goal is to pay off all of their debt including their home by the time they retire. This isn't always possible or sometimes the best path to take. We look at all of the factors including amount of liquid investments, interest rates, amount of equity in the home, etc.

3. When should I start taking my Social Security?

The answer to this question is very complicated. The ideal answer would be to delay starting your withdrawals until age 70. However, we live in the real world and there are many factors to consider such as health, job stress, income needed in retirement, amount of other investments you have. There are no two situations that are alike.

4. How much should I withdraw from my investments without risking outliving my money?

I've heard many strategies including the 3% rule where you only take this amount each year. Most of our clients don't have an employer pension to rely on for a lifetime income. We believe diversifying your investments into multiple "buckets" and possibly using some investments that give you guaranteed lifetime income. Each plan and person's needs are different, which makes the mix of investments unique to their situation. We say that "There are no cookie cutter solutions."

5. How is my retirement income taxed?

Federal taxation of your income depends on what "buckets" of money you are using.

Social Security is taxed according to an IRS guideline. 15% or more of your Social Security may be tax-free.

Pensions, 401(k) and Traditional IRA distributions are often taxed as ordinary income much like your salary when you were working.

Roth 401(k) and Roth IRA distributions are most often tax-free. There are some requirements that must be met to qualify.

There are often other forms of income in retirement but these are the most common.

We take many factors into consideration including tax bracket, Medicare surcharge guidelines, and the type of assets you want to leave to your heirs.

6. Other factors

There are many other factors that go into putting together your individual and unique retirement puzzle.

Please reach out to us if you'd like us to put together a complimentary strategy for your "Retirement Puzzle." *

~ Ann

If you have a topic that you would like to learn more about or have a question for Ann, please email Ann.Merkley@ceterafs.com

Merkley Wealth Associates is an all female comprehensive financial services firm located in West Des Moines. Ann Merkley can be reached at 515-259-3571 or Ann.Merkley@ceterafs.com





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Rita Henry

RITA HENRY: *Because of Amy*

What does it take to truly feel empowered? To be free? To stop letting other people/society/the patriarchy control your life?

It takes courage to face, process, and heal everything from the past that you don't have peace with today. (The things that make your heart race, your skin crawl, your stomach roil, and your mind run a million miles an hour in the opposite direction.)

Because while we're taught to avoid pain at all costs, pain is the key to living an empowered joy-filled life that's truly yours. Pain shows you exactly what's coming up to be healed.

Don't believe me? Rita Henry experienced what is arguably one of the worst things a person can possibly go through: her daughter Amy died in her arms at 9 days old. And yet, Rita would say that Amy's life and death were an absolute gift. They were an invitation to show the f*ck up and really live.

When Rita did her work to heal (not just from the heart-shattering loss of Amy, but from being raised by a raging asshole, from being sexually assaulted at 10 years old, and from everything in between), her life changed. She stopped living with misunderstandings, traumas, and filters she hadn't even known were there. She no longer carried the lie that she was going to be abandoned and rejected if she didn't lose herself to the wants and needs of everyone around her.

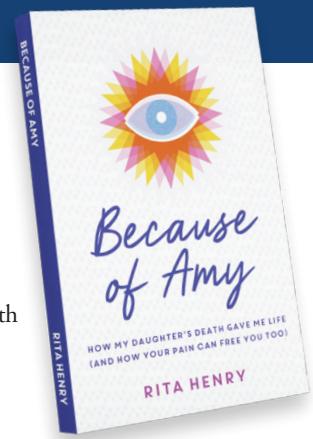
Because of Amy, Rita couldn't stay stuck in the patterns she'd gotten used to. Because of Amy, she did her work to confront all the ways she'd (innocently and ignorantly) re-created the childhood "normal" she'd

spent so long running from. Because of Amy, she was finally (finally, FINALLY) able to make a new choice.

Rita wrote all about it in her new book *Because of Amy: How My Daughter's Death Gave Me Life (And How Your Pain Can Free You Too)*. It's raw. It's vulnerable. And it's proof that no matter what you've been through, you can do your work and heal.

If you're courageous enough to dive in, on the other side of facing the pain is a life you can't possibly imagine right now. Rita's book will not only show you how she navigated that journey for herself, but it creates the perfect space for you to start unpacking and navigating your own.

You deserve to free yourself from the pain, but the only way through is through. Grab your copy of *Because of Amy* today (and the free companion resources that go with it) so you don't have to go through it alone. *



Rita Henry Intuitive Guide and Healer

Rita Henry is an Intuitive Guide and Healer who helps people release pain from their past because she's faced her own. From sexual assault to the death of her 9-day-old daughter, Rita's gotten her ass kicked by life and now helps others heal theirs. With compassion, Love, and Truth, Rita holds space for you to make energetic shifts that quiet the chaos within, heal your troubled past, and create a life you fricken' love.

Book: <https://ritahenry.com/the-book>

FREE Companion Resources: <https://resources.ritahenry.com/because-ofamy>

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Reviving the AVENUES

By Cynthia Fodor

“WHEN YOU THINK ABOUT SHOPPING AND WALKING AROUND, YOU THINK OF THE EAST VILLAGE. YOU THINK OF VALLEY JUNCTION. WE WANT INGERSOLL TO BE TOP OF MIND FOR PEOPLE.”

– Lauren Kollauf

Handshake, or the new bubble tea shop Zenko. It's a cool street that blends generations,” Kollauf explains.

As Executive Director of the nonprofit The Avenues, Kollauf works to market and promote the neighborhood she loves. But that is just a small slice of what she does. She is the only employee who has to decide which different hat she will wear every day.

“I plan events so I'm an event planner. I have to raise sponsorship dollars so I'm a fundraiser. I am an accountant. I have to meet with contractors and communicate the construction efforts to the businesses. In some organizations, these are all separate jobs,” she says.

Kollauf does work with a Board of Directors, but being your own boss has its perks. “The double edged sword with the job is if I have an idea, there's not much stopping me from doing it,” she says. “But then you have to implement that idea.”

Her advice? Never be afraid to try something new. She has a calendar on her wall full of events including Ingersoll Live, Art on the Avenues and Trick-or-Treating.

Kollauf is most proud of creating a successful holiday event, turning The Avenues into The Peppermint Trail.

It's a New Year and new life is popping up all along the Avenues of Ingersoll & Grand.

A brand new marquee is lit on the Ingersoll Dinner Theater which sat dark and silent for years. The iconic theater that first opened in 1939 has been restored and now features dinner and live entertainment with bands, comedy reviews and drag brunches.

In the historical heart of Des Moines, Lauren Kollauf is helping to revive the past and carry it into the future.

“People love the nostalgia of Ingersoll. People remember the theater. They remember the trolley. There's a lot of history here, but also lots of new hot spots! A unique blend of old and new. You have Jesse's Embers and Noah's Ark. People have been going there their whole lives and then down the street, a super hip cocktail bar, the Bartender's

Mural: "Enchanted Divine Feminine" by Amy Putney Koenig & Molly Free

“The coffee shops had peppermint lattes. The Alpine Tap had a spiked cocoa bar. Tandem Brick had peppermint ice cream. We had a trolley going up the street, carolers, pictures with Santa. I am proud it is now a December tradition that supports our local businesses.”

Many of the local businesses are owned by women. At **Tandem Brick**, Kathie Anderson has been in business 47 years. **Zanzibar's Coffee Adventure, Crème, Preservation, Wildflower and Panka Peruvian** are just a handful of the dozens of female-owned businesses on the corridor.

Kollauf says prominent women in the neighborhood also started the beautification efforts years ago. “Back in 1998, Soozie McBroom, Janis Ruan and Kaye Lozier, Kimberly Hansen and Christine Hensley set out to make Ingersoll a more beautiful place to shop and dine so they started raising money and support. Their big goal was to design and install in a pilot streetscape – they raised more than \$3 million and got it done.”

What's next for the Avenues? Get ready for a thriving retail and dining district that keeps growing.

“There is still more transformation coming,” Kollauf says. “We still have two phases of the streetscape left to construct. Goldfinch Lofts is under construction which will bring more housing and retail to the corridor. Artessa, a 55-plus community, is going up. Look for another fitness option to be announced soon. The team behind Oak Park is working on a new breakfast/lunch spot called Canopy.”

Kollauf says these developers and business owners all chose this neighborhood between MLK Jr. Parkway and 42nd Street because people want to be within walking distance of unique small shops and a vibrant dining scene. She is excited to be leading the way.

“I admire the business owners and entrepreneurs. It's all about them. What they do is incredible and inspiring. I get to build relationships with all these cool people who are making our neighborhood a better place and it's fun!” *

**Learn more & plan your visit at:
theavenuesdsm.com**



Photo: Joe Crimmins for The Avenues of Ingersoll & Grand



Photo: Soll Media for The Avenues of Ingersoll & Grand



Photo: Soll Media for The Avenues of Ingersoll & Grand



Photo: Joe Crimmins for The Avenues of Ingersoll & Grand



**Susan
Sutton-Ludwig**

Better Me, Better Agent AGING: WHEN IS IT ENOUGH?

We all struggle with aging. It's universal. But do we talk about it enough? Do we really support each other through it?

I remember being 39—running five miles a day and wearing a size 6 like it was effortless. I felt strong. Capable. In control.

Then somewhere around 42, I woke up one day and it was like I had walked into a different body. Like some sort of “morph” had moved in overnight and taken over. The hormone change is legit—and women know exactly what I mean.

But in today's world, that isn't what's accepted.

Instead, we're surrounded by the pressure to “fix” it all.

Hair extensions that cost \$400 to \$500. Cute eyelashes that my husband says look like caterpillars. Botox at \$600 a shot. (I tried Botox twice. One eye went up, the other stayed down, and I ended up with a massive headache.)

And don't forget the tummy tuck to get rid of the stubborn belly fat that shows up uninvited. Or the starving myself just to get back to that size 6. Or trying “the shot,” hoping it could do what willpower couldn't.

At 58, I look back at all of these things I wanted...and all the things I tried. And I keep coming back to the same question:

When is it enough?

As women, we carry so much more than men ever have to think about.

We age differently. We're judged differently. We're expected to stay youthful, energetic, toned, tight, and polished—while still being nurturing, loving, productive, successful, and selfless.

Let's face it. It's a lot.

But at the end of the day, and as we grow older, here's where I've landed: The Bible says clearly that our outer body will turn to ash, but our soul is where we grow.

Death is our destiny. Hard to think about, yes—but true.

So as I age, and feel blessed to be 58, I'm shifting my focus.

I'm working on helping more. Loving more. Giving more. Being a better wife. Being a better me. And learning to love myself more. Because loving ourselves often comes last as women.

We give everything to everyone else first—our children, our spouses, our work, our friends, our aging parents, our clients, our communities.

And if we give all of that away and never put ourselves on the list... what do we expect to have left?

Aging isn't the enemy. It's not failure. It's a privilege.

And the real glow-up isn't in trying to get back to who we were.

It's becoming who we're meant to be. *

Susan Sutton-Ludwig
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Joleyne Young

LOOKING AHEAD TO Major 2026 Tax Changes

At Profit Consultants, we handle the numbers, deadlines, and compliance—so you can focus on growing your business. We offer bookkeeping, payroll, sales tax filing, tax preparation, and tax advisory services.

As we move into 2026, please note these major changes affecting 2026 and the 2025 tax year under the Big Beautiful Bill:

- **1099 threshold** increased from \$600 to **\$2,000** starting in 2026.
- **Bonus depreciation** is back to **100%** for assets placed in service after 1/20/25; assets before that date remain at 40%. This is now permanent.
- **Business mileage rate** increased from **70¢ in 2025 to 72.5¢ in 2026**.
- **Clean vehicle tax credit** eliminated for vehicles purchased after 9/30/25.
- **Overtime pay is no longer taxable**—if you earned overtime in 2025, request a statement from your employer.
- **Tips are no longer taxed**...Starting in 2025!

If you or someone you know needs accounting or tax services, please contact us at **515-808-8016.** *

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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Debra L. Sears

This edition is to inform you of the current state of affairs that we all face with the health insurance changes. As the U.S. health insurance landscape enters 2026, stakeholders—from consumers to employers to policymakers—are navigating a rapidly shifting environment marked by rising costs, policy uncertainty, technological innovation, and changing consumer expectations. Several key trends are shaping how coverage is bought, sold, and experienced across the country.

1. Continued Premium Inflation and Cost Pressures

One of the most significant trends heading into 2026 is the ongoing rise in health insurance costs. According to industry forecasts, overall medical trend rates—reflecting how much insurers expect their claim costs to rise—are projected to exceed 10% in many markets, a continuation of multi-year inflationary pressure on insurer costs. These increases stem from rising prices for medical services, new high-cost treatments, and broader healthcare inflation.

Employer-sponsored premiums continue to climb as well. Surveys suggest employees with employer coverage could see monthly premiums rise about 6% to 7%, driven in part by specialty drugs, increased utilization of services like behavioral health, and general inflation in medical costs.

At the individual level, the Affordable Care Act (ACA) marketplace is facing particularly sharp price increases. Many preliminary estimates indicate individual market premiums are rising much faster than broader inflation—some reports suggest double-digit jumps that far exceed wage growth.

2. Impact of Policy Changes on Coverage

Policy shifts are exerting major influence on coverage dynamics. With enhanced premium tax credits for ACA plans having expired, enrollment in marketplace plans has declined for the first time in several years. Recent data show millions fewer people signed up this year compared with last, as higher costs push some consumers to delay or forego coverage altogether.

These enrollment trends reflect broader regulatory uncertainty. Congressional debate continues over whether to renew expanded subsidies, and states are considering supplemental programs to soften premium increases. Meanwhile, changes to Medicaid funding and eligibility could further reshape risk pools and impact how insurers price individual and small group plans.

3. Growth of Alternative and Flexible Coverage Options

In response to rising premiums and affordability challenges, alternative coverage options are gaining traction. Plans designed to work with Health Savings Accounts (HSAs), short-term insurance, and other non-ACA compliant options are seeing increased interest among cost-conscious buyers and small businesses seeking more flexible premium structures. These alternatives often come with trade-offs, such as reduced benefits or higher out-of-pocket costs, but they offer lower sticker prices that appeal to some segments of the market.

4. Telehealth and Digital Health Expansion

Digital health services continue to reshape how insurance plans deliver value. Telehealth—which surged during the pandemic—has become

HEALTH INSURANCE TRENDS IN 2026: Rising Costs, Policy Shifts, and Innovation

a staple benefit in many health plans. Employers and insurers alike are leveraging virtual care to improve access, especially for primary care and mental health support, while controlling costs. Some insurers now offer “virtual-first” plans where telehealth serves as the primary access point for care, often with lower copays than in-person visits.

Employer reports also indicate that hospitals and health systems are planning for a growing share of care to occur virtually, potentially permanently altering utilization patterns and cost structures within insurance plans.

5. Emphasis on Preventive and Value-Based Care

Insurers and employers are increasingly focusing on preventive health and value-based care models, where payments are tied to outcomes rather than the volume of services. These models aim to improve health outcomes—especially for chronic conditions—and help contain long-term costs. The broader adoption of value-based arrangements is supported by growing evidence of cost savings and better patient outcomes and is expected to expand across both public and private markets.

6. Personalization, AI, and Data Analytics

Technology is transforming how insurers manage risk and engage consumers. Artificial intelligence and data analytics tools are improving underwriting, fraud detection, and customer service. Digital platforms empower consumers to compare plans, manage claims, and understand benefits more easily. As AI and machine learning tools mature, insurers are leveraging them to streamline processes and enhance personalization of plan designs.

Health insurance in 2026 sits at the intersection of cost pressures, regulatory change, and technological evolution. Premiums are rising sharply, driven by healthcare inflation and shifting risk pools, while policy changes are reshaping who has coverage and at what price. In response, insurers are innovating with digital tools, telehealth, and alternative plan designs. For consumers—and especially for employers grappling with affordability—the ability to adapt to these trends will be key to securing both financial sustainability and quality care access in the years ahead.

Sears Insurance is always here to assist you in navigating the complexities of your choices of health insurance, disability (individual or group), or estate planning services. If you are traveling for Spring Break or planning your summer, be sure to ask me about travel insurance. I encourage you to do business with a local, independent agent that you can depend on and stick with highly rated companies. Give me a call – consultations are Free! *

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Lily Hou

HOW YOGA FIXED ME - HALEY STOMP

PART II

I don't remember when I first did yoga. I dabbled for many years, but never consistently. I'd attend free yoga in the park or on the beach during vacation. Megan, my sister-in-law, and I checked off a bucket list item at Yoga on the Rocks at Red Rocks Amphitheater. I joined yoga sessions with work colleagues in Shanghai led by

a woman named Pear and in Denver with an instructor named Rachel who read poems during the poses. Yoga recovery sounded doable.

A "yoga near me" Google search found Green Yoga House, just a couple miles from my house with good reviews and a peaceful looking ad. I emailed the owner, Lily, to inquire about private lessons.

We did our first yoga session in the fall of 2020 on video per COVID rules. Lily was very focused and efficient on moving me through several stretches. The moves were emotionally and physically challenging, but at the end of an hour, I felt like I'd really accomplished something for the first time in a long time. After we ended the call, I wrote "You are an athlete" on a yellow Post-it note and stuck it to the bathroom mirror. Something about pushing my body to the limit awakened a dormant level of inner strength. After months of trying to keep everyone safe from a global pandemic, here was something I could control. Something I could work on and feel good about and a way to turn the accident into an opportunity.

For the next few months as my legs continued to heal, yoga with Lily became my rock, the thing that grounded me and showed me that I can accomplish things no matter how heavy and awful everything else is. It was one hour a week where all I had to do was breathe and see if I could reach farther than last time. When Lily had pushed me to a new limit on

a pose she would say, "That is all." It was both a relief and a reward.

Thanks to burnout, I made a career change in early 2021. As I navigated this major life shift, Lily and I continued to work on my strength and flexibility, and yoga continued to ground me. Our sessions were more athletic and technical than my previous experiences, and I welcomed the knowledge Lily brought to my practice and the life advice she sprinkled in. Lily reminded me through yoga that my body was capable of so much more than I had been giving it credit. And yoga reinforced with me the connection with body and mind. Stretching farther and building strength was a mirror for my emotional journey. Loving my body and the things it was able to do gave me a foundation to fix what was wrong inside as well; a reminder not to be afraid of being a little uncomfortable, a reminder that the other side of the work is the reward.

Lily's home studio transported me to a new place, not the Iowa I knew. A place of peace and strength, set in the woods and decorated minimally with clean, Asian influence, reflecting her family's culture of origin. A retreat located a couple miles from my house.

Lily and I became fast friends. Over the last several years, we've covered just about every topic during yoga – travel, finances, parenting, aging – sometimes via video while one of us was on the other side. *

Lily Hou has owned Green Yoga House (greenyogahouse.com) since 2003. She began her practice in the mid-1990s and quickly discovered the transforming benefits of yoga for her rheumatoid arthritis. She has received training by some renowned yoga masters on various styles. As a certified yoga instructor, Lily is known to teach with an eclectic blend of many styles and uses her extensive knowledge of body alignments and exercise safety in designing her classes to meet individual needs. She approaches her mostly private classes with enthusiasm, compassion and respect for each client. Lily has a Bachelor's Degree in English and a Master's Degree in American Literature. She frequently speaks on yoga and wellness. She is also passionate about her fun jewelry business, "Lily Hand Made," greenyogahouse.com • 515-991-6266



Amy Davis

Pain is NOT the Enemy, Avoiding It Is

I hear the cracks of pain in my client's voice, the flash of remembrance in their eyes, the half upturned smile as they recall a time that was meaningful to them. I watch quivering hands move up to the side towards the back of one's neck when feeling discomfort, fingers fidgeting with rings when nervous, restless heels and legs raising up and down, left then right, as if they are walking in their seat, away from the burden they've held for so very long. I see what gets missed by their loved ones, I notice what is unsaid, and gently observe what needs to be witnessed and acknowledged.

One may call this intuition, experience, a gift, or what I'm paid to do. For me, it is knowing, something that just IS. I have always struggled with feeling like I belong, though the moments I spend with my clients remind me of a place long gone, and yet to come. I fade in the background as I witness vulnerability and memories buried under years of self-sabotage, hurt, and regret. I am an observer, I know things, I see things, as I am no thing-I just AM. I wish people could see what I see, know what I know. This pain we experience is temporary, it is meant to be felt, experienced, and let go. It does not define us, nor should we allow it to.

Being aware of the power of feeling and moving through our life with grace should not be taken for granted, it means that we are alive. When we are able to reunite with the pain, it transforms into a dance of light and dark, as it swirls into neutrality one will see the glimmers of hope and love embracing the hurt. Just as a mother comforts her crying child as she holds their pain in the safety of her heart and arms, the ancient

wisdom of life envelopes the moment and transforms it into what nature intended. All is well, all is good, all is as it should be.

Life is meant to be lived, fully and deeply. This means that we have to feel what we wish we didn't, experience what is unfair. BUT, with this, we witness the beauty that is held in the wisdom of peace, rediscovering once again what our heart recognizes as truth. We bravely walk away from the fortress that took a lifetime to craft as life ensued. It disintegrates in the distance behind us, as our legs walk us further towards a new life, fully attuned to the expansion and awareness in our pulsing heart. *

Let's Connect!

Diamond Heart Therapy and Counseling

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Amy Davis, MSW, LISW

Amy is a mom, wife, Clinical Social Worker, advocate for mental health, public speaker, and soon to be published author. Since losing her mom to suicide in late 2011, Amy began her journey of healing with the understanding that it was up to her to heal and change generational wounds. This meant seven years of advanced education as a single mom, showing herself and her daughters, that they could do anything they set their hearts and minds to. Amy now is married and has a beautiful blended family with four amazing children, who are all on their own path of self-discovery.

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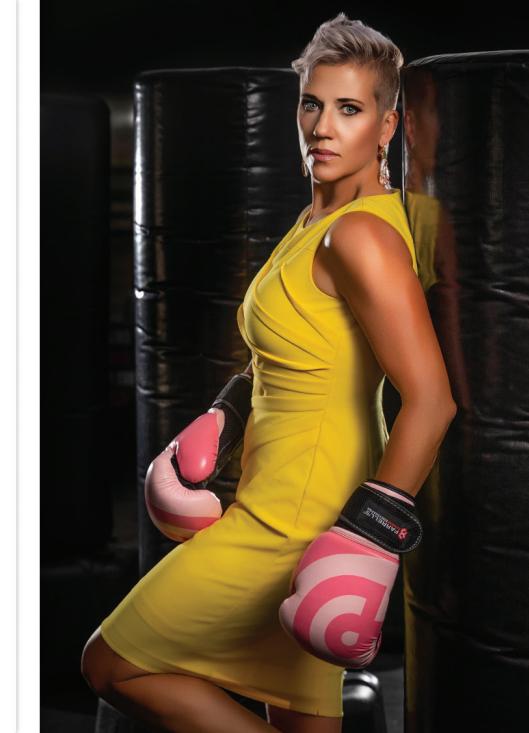
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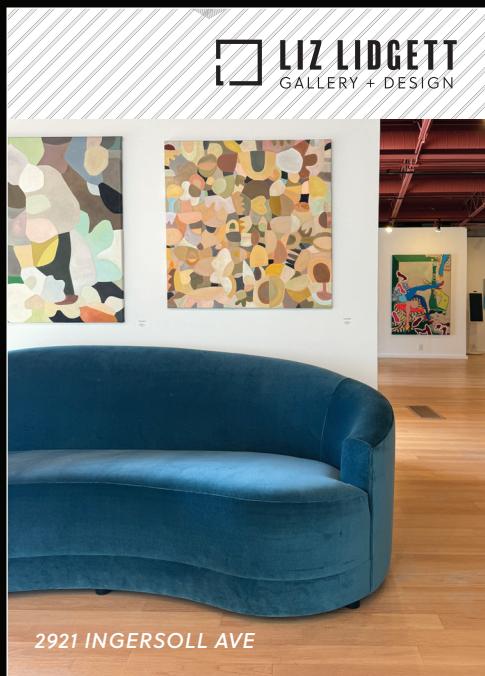


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Katie Gallo

The Truth About Using AI IN THE DRAFTING OF LEGAL DOCUMENTS

Artificial intelligence is becoming a common tool in legal practice, including the drafting of legal documents. While AI can be helpful, I find that many people — and even some legal professionals — hold misconceptions about what AI can and cannot safely do in the legal context. These misunderstandings can lead to misplaced reliance, avoidable mistakes, and unnecessary risk. Understanding the realities behind these myths can help ensure AI is used responsibly.

Myth 1: AI Produces Accurate Legal Documents

Many assume that if AI-generated content sounds professional, it must be correct. In reality, AI systems can “hallucinate,” meaning they generate information that appears authoritative but is inaccurate or entirely fabricated. This can include nonexistent case law, incorrect statutes, or misapplied legal standards.



Myth 2: AI Checks Its Own Sources

Unlike legal research databases, generative AI does not verify citations or confirm legal accuracy. It predicts language based on patterns, not legal truth. Any citation or legal conclusion produced by AI must be independently reviewed and verified.

Myth 3: Responsibility Shifts to the Technology

Some believe that errors caused by AI are the fault of the software. Courts have made clear that responsibility remains with the attorney. Submitting inaccurate AI-generated material can result in sanctions, regardless of how the error occurred.

Myth 4: AI Can Replace Legal Judgment

AI can assist with drafting structure or brainstorming, but it cannot assess nuance, strategy, or ethical obligations. Legal judgment requires human experience and accountability.

In Conclusion

When discussing AI use, I strive to ensure clients and professionals understand both its benefits and its limitations. Used carefully, AI can be a helpful tool. Used without verification, it can undermine credibility, accuracy, and trust in the legal system. *

Katie Gallo - Shareholder

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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.



Connie Fiscus

IS SOMEONE ON YOUR TEAM keeping you up at night?

Have you ever found yourself awake at 2:00 a.m., staring into the darkness while your mind replays the same challenge again and again? The performance issue that is not improving. The leader who is not leading. The situation that refuses to resolve. It is more than frustrating, it is emotionally draining, quietly stealing your peace,

confidence, and rest.

Leadership is not meant to feel like emotional fatigue on repeat. When stress becomes relentless, it is not failure; it is information. It is a signal that something deeper needs to be seen, understood, and addressed.

I will never forget a leader I once worked with. I could see the tears in her eyes and the strain on her face as she tried to put her experience into words. She was tired, discouraged, and quietly questioning whether she was still capable of leading well. That moment has never left me. No leader should have to carry that kind of weight alone.

This is why I do the work I do. Through coaching, training, confidential conversations, and meaningful assessments, I help leaders move beyond assumptions, so we stop guessing and start solving.

If sleepless nights are creeping in, start here: ask each employee one-on-one, “Is there anything about how I lead that makes your job more challenging? I genuinely want to know, because becoming a better leader for you truly matters to me.” Then pause, listen without defensiveness, appreciate honesty, reflect, and commit to next steps.

If you are ready to strengthen your people, leadership, and culture, I would love to talk. My passion is helping leaders learn, apply, grow, and truly thrive, professionally and personally. Let’s connect. *

Connie Fiscus, MHA, Certified Master Coach

Connie Fiscus is Founder and CEO of Sunflower People & Culture Solutions LLC, serving as a Certified Master Coach, leadership trainer, and culture consultant. With more than 20 years of leadership experience and advanced credentials, she helps leaders strengthen relationships, elevate culture, and turn everyday challenges into meaningful, sustainable growth.

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