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SEPTEMBER 2026

THE MAGAZINE



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FROM THE PUBLISHER

Summer has its own rhythm. Casual. More ad hoc. Even with a calendar full of ballgames, holidays, vacations, and more.

But with Labor Day comes change. The annual return to school (for some), more structured schedules (for many), and sweater weather (for us all). Can you already feel that little nip in the air?

Change is a fundamental fact of life. And we all experience it differently. As we age. Over the course of our careers. As our families grow. As our interests evolve. As we open new doors and step into the future.

Helping people prepare for life's inevitable transitions is at the heart of who we are at Foster Group. And it's what this issue of *Financial Perspectives: The Magazine* is all about.

Are you already planning for 2027 and beyond? Are you preparing your heirs for the great wealth transfer that may lie just ahead? Have you ever considered rebalancing your life experiences, just like you would your financial portfolio?

For many of us, empty nesting is not that far away. Will you resist it or choose to grow? Are museums and art galleries on your travel agenda? And what about your personal health and longevity? It's not just about how long we live, it's about how well we live along the way.

On behalf of The Team at Foster Group, I hope you enjoy the perspectives and inspiration you discover in these pages, as much as I appreciate the friends and colleagues who contributed them. Cheers to all!

Travis

Travis Rychnovsky
Chief Growth Officer and Shareholder

ON THE COVER



Are you ready for whatever may lie just ahead?

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AIMING FOR A GREAT TRANSITION

By Kent Kramer

AS I WRITE, I FIND MYSELF IN THE EXCHANGE ZONE. I'M RETIRING FROM A 32-YEAR CAREER OF PROVIDING FINANCIAL AND INVESTMENT ADVICE – INCLUDING THE LAST 25 YEARS AT FOSTER GROUP. JUST A FEW MONTHS LEFT TO GO.

THEN WHAT?

Approaching retirement or other significant transitions, some will think only about leaving and being done. Others may focus entirely on the next thing, whatever that may be. But I know there's value to being present in the exchange zone, the transition phase. There's important work to be accomplished here, and I've discovered Five Hs that are critical in guiding my efforts. *Here. Humility. Help. Humor. Hope.*

HERE: STAYING PRESENT

After winning the 2026 Player's Championship, Cameron Young was asked about how he was able to finish strong during the last few holes of the tournament. He said he just kept looking at his feet, walking down the fairway – concentrating on staying present wherever his feet found him at that moment. He was not rethinking a hole or two back. He was not thinking about the holes ahead.

I planned my retirement transition to take about a year. I had the choice of staying here, working with the people I'm passing the baton to. Or I could have simply turned my attention to the end of the year, focusing on all the things I've dreamt about.

The pull of the future can be magnetic. But there's satisfaction to be gained in the present. For example, spending relaxed, relational time with long-term colleagues. It creates opportunities to express mutual appreciation and encouragement. It helps smooth the transition for the next generation of leadership.

HUMILITY: IT'S NOT (JUST) ABOUT ME

C.S. Lewis defined humility as "not thinking less of yourself but thinking of yourself less."

There's nothing wrong with wanting a little recognition as you head to the door. Or wanting to be consulted. And you enjoy hearing the phrase, "It'll never be the same around here without you."

But perhaps you could refocus your attention on the team you're leaving. "I hope that your future will be even better and that you'll continue to build on whatever I've helped accomplish." You can be humble and open-handed without selling short the work you've done.

I'm learning not to be threatened by new colleagues, younger people who are in some ways smarter than me. When someone new gets noticed for doing great work (even for doing what was previously your work), it won't change the fact that you're still successful and appreciated. After all, success in the future is usually built on the shoulders of the past.

TRANSITIONS ARE FULL OF EXPECTED AND UNEXPECTED EXPERIENCES. DON'T WORRY. TAKE A BREATH.

Transitions are full of expected and unexpected experiences. Don't worry. Take a breath. Think of yourself a little less and refocus on the needs of others, as well as the organization.

HELP: GIVING AND RECEIVING

Giving help is what most of us think about when we map out our roles in a transition. We help others learn and then take over the work and the responsibilities we're leaving behind. One of the best ways to help is to let go of things as quickly as possible.

An executive coach advised me to give people as much as they ask for and can handle – as quickly as possible. He was right. Faster transitions give you more time to observe, mentor, deliver feedback, and provide encouragement. And you may be invited to participate. (I still enjoy being invited to make a guest appearance on our Financial Perspectives podcast, something I helped launch during the COVID pandemic in early 2020!)

Years ago, my wife, Kim, and I received parenting advice that applies equally to the office. Uninvited advice is often received as criticism. In other words, if no one asks my opinion and I offer a piece of unrequested advice, it will likely be interpreted as criticism about how someone is doing my job.

In any company, it's helpful to establish formal feedback practices long before any transition. When giving and receiving feedback – advice – is already an expectation in the organization, it is less likely to be misinterpreted.

As important as it is to give help, don't be shy about receiving help in the transition.

I've identified a small number of peers inside the organization who I know appreciate my contributions. They help me process how things are going. They remind me that I have done good work, am still respected, and that everyone wants this to be a good transition for me as well as the company.

HUMOR: LAUGHING AT MYSELF

You can probably get through a transition without a sense of humor, but my experience thus far says that being able to laugh at myself, as well as to chuckle a bit (to myself!) at what seems like the naivete, idealism or inexperience of others makes the transition so much more enjoyable for everyone.

How do you want to be remembered? Gracious? Generous? Humble? Good natured? Or grasping? Critical and controlling? I try to take myself less seriously, laughing at my overreactions or my wounded ego. Sharing a self-deprecating laugh every now and then helps take the pressure off myself and others.

HOPE: SOMEWHERE OVER THE RAINBOW

My transition commenced voluntarily. At this stage of our lives, there are some higher pursuits Kim and I want to work on while we're still relatively healthy.

We want to spend more time together with family and friends (including my soon-to-be-10 grandchildren).

I want the flexibility of ordering my upcoming days, weeks, and years to learn and write about subjects of personal interest that have been put on hold for too long.

And I want to enjoy hobbies (golf, cycling, music) and special experiences with Kim and the family while we have energy and attention to devote to them.

It was time to stop talking about these priorities as someday items and to start taking concrete steps toward our new day-to-day reality. For as long as God allows.

This picture of the future gives me hope. It makes the fact that I'm leaving meaningful work among people I enjoy seem less risky. It makes me believe that what is next, while different from the past, will be even better.

BE PREPARED TO HIT THE GROUND RUNNING! (EVEN IF SLOWING DOWN IS PART OF YOUR IDEAL FUTURE...)

The Internet and bookstores are full of timely advice, practical tasks, and checklists to help smooth your retirement transition. Taking a little time to study can help you get off to a satisfactory start.

One writer encourages getting that first trip booked and all the details ready to go, so if travel is on your list, you can come out of the gate moving. Kim and I are planning three trips in the first seven months, two for just us and one larger family trip. This gives us many things to work on now and to look forward to after I turn in the key fob.

IT WAS TIME TO STOP TALKING ABOUT THESE PRIORTIES AND START TAKING CONCRETE STEPS TOWARD OUR NEW DAY-TO-DAY REALITY.

A year ago, I thought that the keys to a good transition were going to be all about finishing a few projects and thoroughly transferring my work responsibilities and helpful how-to's to some key people. These are important, but this experience has reminded me that my attitude and mindset are what matter most in passing the baton.



***Kent Kramer** is Chief Investment Officer and a Shareholder at Foster Group.*

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PLAN AHEAD, **GET AHEAD**

By Marcus Iwig

SCHOOL HAS STARTED. THE SUMMER HEAT HAS DEPARTED (SORT OF)! AND IT MAY BE A GOOD TIME TO BEGIN PLANNING FOR A SMOOTH FINANCIAL TRANSITION TO THE NEW YEAR.

THERE CAN BE LOTS OF THINGS TO THINK ABOUT, DEPENDING ON YOUR SITUATION. BUT HERE ARE THREE PRIORITIES FROM MY OWN PERSONAL CHECKLIST TO HELP GET YOU STARTED.

1

Estimate income and taxes for the current year.

By now, you probably have a good idea how the year's playing out from an income perspective. Visit with your financial planner and/or tax advisor to rough-in potential tax liabilities and saving strategies. Maybe a Roth Conversion makes sense. Or bunching charitable gifts. You'll appreciate having the time, this fall, to consider, refine, and execute your plan.

2

Make sure you're maximizing tax-advantaged programs.

To keep pace with inflation, many tax-deductible or tax-friendly programs regularly increase their contribution limits. So while you might think you're maximizing a contribution, you may not be taking advantage of everything you're entitled to. The good news is there's still time to increase your contributions. Here are a few possibilities based on current IRS and Iowa Department of Revenue guidelines for the 2026 tax year.

Company Retirement Plans: This year, you can contribute $24,500 to a 401(k). If you're age 50+, you may be able to add $8,000 more as a catch-up contribution. If you're aged 60 to 63, you may be able to increase your catch-up contribution to $11,250.

Health Savings Accounts: The maximum contribution for 2026 is $4,400 for individuals and $8,750 for families. If you are 55+, you can add $1,000 as a catch-up contribution.

529 Plans: In Iowa for 2026, account owners can deduct up to $6,100 per beneficiary on their state tax return.

3

Picture the next couple of years.

What's out there that may impact your spending in the next 12 to 24 months? Maybe you're thinking about a new car, a new roof, or even a new home. Maybe there are braces in a child's future. Or your heart's set on a once-in-a-lifetime vacation. Adjusting cashflow and savings, now, can help you avoid both stress and debt down the line.

No two financial planning situations are exactly alike. The important thing to remember is that you may have opportunities and that now is a great time to consider them. Getting started can be as simple as dialing up your accountant, tax, or financial advisor to schedule a visit. Or sitting down for a conversation with your family.

Marcus Iwig is a Senior Lead Advisor and Shareholder at Foster Group.

GENEROSITY IN ACTION

Q&A WITH SHERRY NIELSEN, PRESIDENT & CEO OF EASTERSEALS IOWA



Easterseals Iowa provides services and support to ensure that children and adults with disabilities and their families can thrive in our communities. The organization, which is one of 70 locally operated Easterseals affiliates across America, is celebrating its 100th anniversary this year.

Financial Perspectives: Easterseals is such a familiar name. What might people be surprised to learn about your work and your impact?

Sherry Nielsen: We offer 21 different lines of service, so I hear a lot of "I had no idea you do that!" For example, our integrated childcare center serves children with and without disabilities to support working families. Our Rural Solutions program supports farmers who have acquired a disability through injury or illness, so they can continue to farm and play roles in their rural communities. The common denominator is to ensure that people with disabilities have the same opportunities that someone without a disability would have.

Before his strokes, Jack was very active in the Y and Park & Rec leagues. And he still wanted to play, not just sit on a bench. His therapists were supportive. It was clear that there was a need for spaces where kids could work on what they were doing therapeutically, but in recreational settings. That's how we started. And we're so proud of the impact we've had on the kids who've come through our program over the years.

FP: So you serve people of all ages.

SN: Our youngest client is 6 weeks old, and we serve people through the entire span of life.

FP: Do you benefit from collaboration with other Easterseals affiliates?

SN: Yes. We share knowledge and work together to advocate on behalf of individuals with disabilities. But each community gets to decide, based on community feedback, what services look like.

FP: You say you meet people where they're at. What does that really mean?

SN: Meeting people where they're at means we don't make assumptions about what somebody needs or what support they may need to thrive. We recognize that everybody is at a different spot. And we try to build relationships that enable us to understand what their barriers are as well as what their dreams are. Then we provide personalized support to help them achieve the life that they want to have.

FP: Camp Sunnyside may be your most visible program. But it's more than just the camp, isn't it?

SN: We have a day camp that serves children during the day, and then we have our residential camps that serve people overnight. We also have a camp that focuses on teens with disabilities who need supervision.

FP: We can't help but notice that Camp Sunnyside is a popular venue for corporate volunteerism. How easy is it for companies to become involved?

SN: We appreciate volunteers of all kinds – both company groups and individuals. And I'd invite anyone who's interested to contact our volunteer coordinator for more information. We also post a few things on our website. There are different options available all the time. It could be playing a game of kickball or doing art with clients. It could be weeding flower beds or cleaning windows. We have an 80-acre campus, so we always have tons of work to do.

We have individuals who come and share information about their profession to the kids in our Child Development Center, so they can learn about different types of careers. We have community leaders who volunteer their time to serve on our Board of Directors.

For current volunteer opportunities email volunteer@eastersealsia.org

FP: How are you funded?

SN: Medicaid reimbursement is our primary source of revenue. We have some private pay to support our camps and Child Development Center. And we count on fundraising for the remainder of our budget.



FP: Do you provide any residential services?

SN: We support people in their homes 24/7, but we don't own any of those properties. Our philosophy is that we should support people where they want to live.

FP: How many people do you serve?

SN: Every year, we serve as many as 3,500 people across Iowa.

FP: Where do you see Easterseals going through its next century?

SN: I'd like to say that in the next hundred years, we'll be doing other things because individuals with disabilities will be totally integrated into our communities. But that may be a little optimistic. In the meantime, the need for mental health and crisis stabilization services continues to grow.

FP: Will advancements in medical science help people overcome some of their disabilities?

SN: We've taken huge strides forward – particularly through advances in adaptive technology. But there's still a lot of work to be done.



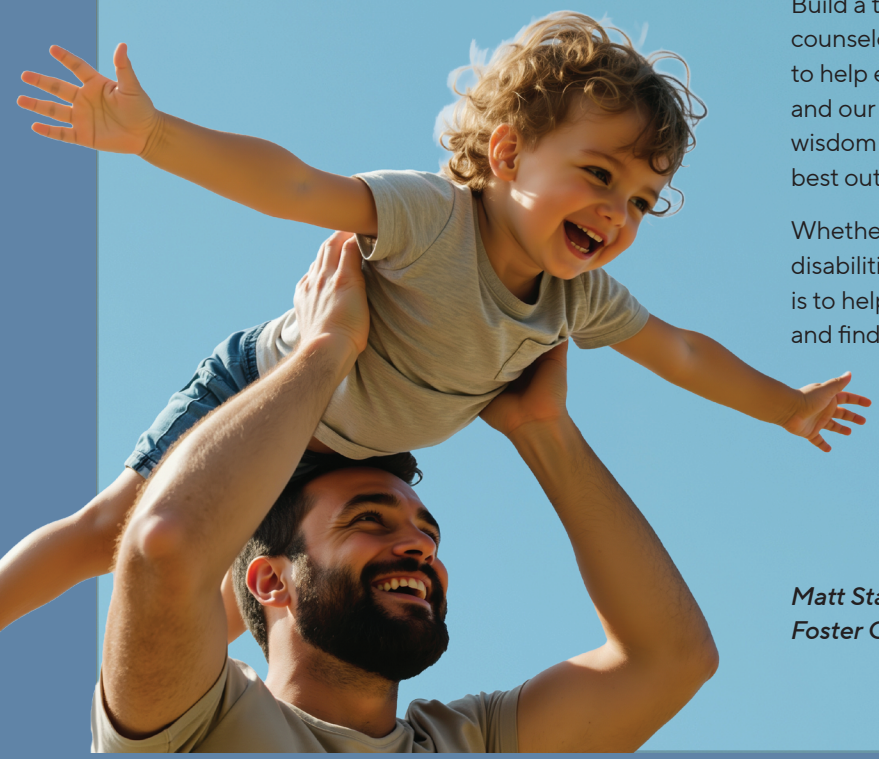
GUIDING OUR KIDS **INTO ADULTHOOD:**

LEARNING TO LET THEM FAIL – AND SUCCEED

By Matt Stagner

PARENTING TEACHES HARD LESSONS, THOUGH MOST TAKE YEARS TO SINK IN. OUR ROLE IS NOT TO CLEAR EVERY OBSTACLE, BUT TO CREATE OPPORTUNITIES FOR LEARNING, WHILE BEING WILLING TO LET THINGS GET A LITTLE UNCOMFORTABLE.

That truth crystallized for me on a family trip to Ireland last year. I had planned every stop, hotel, and activity. On day two we had a flat tire – with no spare – and were stranded for four hours. It could have been a disaster, but it turned into a wonderfully memorable evening, exploring a historic site at sunset and enjoying a late meal at the best local pub. Ask my kids about the trip and they'll tell you the flat tire was the highlight. It was a powerful reminder: some of the most meaningful moments come from unexpected detours.



The same principle applies as our kids grow up. No amount of planning or protection can eliminate every struggle. In fact, when we try too hard to shield our children from mistakes or discomfort, we may rob them of the chance to develop resilience, flexibility, and confidence.

So, what can parents do to prepare our children (of all abilities and disabilities) to transition into well-adjusted, productive, independent adults?

Start earlier than you think. Kids learn from our examples and openness. Discuss and demonstrate openness, lifelong learning, career expectations, money skills, healthy habits and independent living skills long before they are ready to leave the nest.

FOCUS ON EFFORTS, NOT JUST RESULTS. PERSISTENCE, SELF-ADVOCACY, AND TIME MANAGEMENT MATTER AS MUCH AS GRADES, AWARDS AND TROPHIES.

Step back and let them fail sometimes. Letting go (a little) may be the hardest and most valuable parenting skill. If someone never falls, how do they learn to get up?

Build a team. Engage with trusted advisors, counselors, and community to build the right team to help each child thrive. Nobody can do it alone, and our kids should learn to leverage the wisdom and talents around them for the best outcomes.

Whether our children have special needs, disabilities, or extraordinary gifts, our job as parents is to help them experience the world, learn from it, and find their own direction.

The unplanned moments are often the best ones. And learning to navigate bumps in the road can help prepare our children for adulthood.

Matt Stagner is a Senior Lead Advisor at Foster Group.



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Steve Shaffer,
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ARE YOUR HEIRS PREPARED FOR THE **GREAT WEALTH TRANSFER?**

By Ashlee Vieregger



Perhaps you've heard of the Great Wealth Transfer, which has already begun in earnest. It's historic. Over the next 25 years, as many as 45 million U.S. households are primed to pass an estimated $70 trillion in wealth to future generations.

The number one question our businessowner and multigenerational client family leaders are asking about wealth transfer is: "What can I do now to prepare my heirs? I don't want to wait until it's too late." Good question.

Here are three simple ideas to help you begin a rewarding journey of family governance and transition.

Ashlee Vieregger is a Senior Lead Advisor and Shareholder at Foster Group.

1. ARTICULATE YOUR VALUES AS INDIVIDUALS AND AS A FAMILY.

Taking an inventory of family values makes for a great exercise around the dinner table while serving dessert. You can find inexpensive decks of "Values Cards" online or use a virtual deck for the exercise.

Invite each person at the table to go through the deck and select their top 15 values. Encourage everyone to share one of their values and their reasons for selecting it. Next, ask each person to whittle their list down to 10, then share another value and why it made the cut. Finally, ask everyone to cull their top 10 to just five core values and share them with the group. Sharing values with each other can help inform the entire family's core values.

2. ALIGN FAMILY CORE VALUES WITH PHILANTHROPY AND CHARITABLE GIVING.

Conversations around philanthropy can be very effective in fostering family governance and preparing heirs to receive and manage their inheritances.

Pick a time when the family is together. It could be a holiday event or a milestone birthday. Consider giving each adult child a meaningful amount of money to donate to an organization of their choosing – with the guideline that the organization must align with at least one of the family's core values. Give the children time to study the possibilities.

Reconvene the family in 30 days. Ask each child to share which organization they selected, why, and how the charity's good works align with the family's core values. Repeat the exercise periodically, perhaps annually or each time anyone at the table has a birthday ending in -5 or -0.

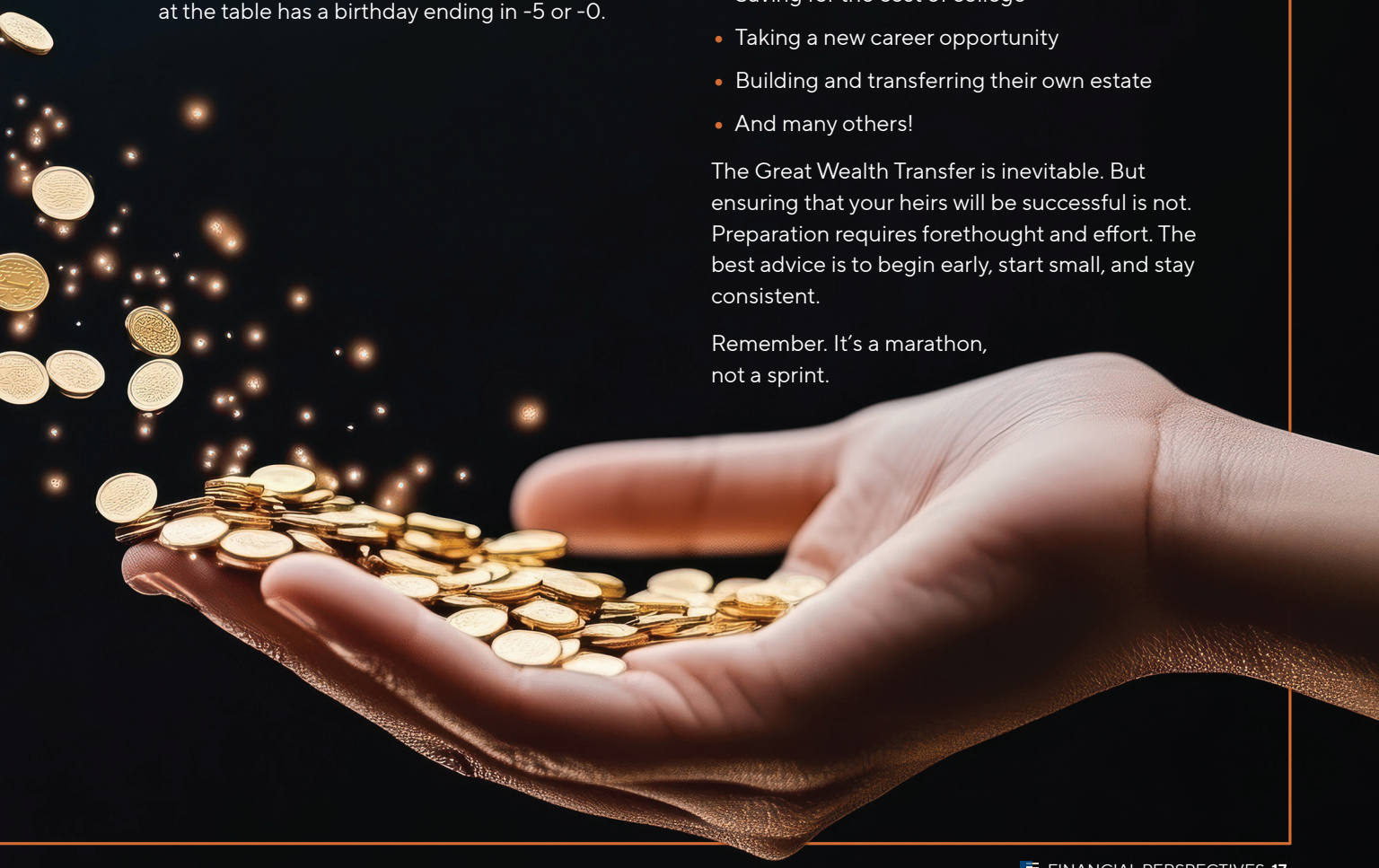
3. EXPAND YOUR PERIODIC FAMILY GATHERINGS TO INCLUDE OTHER TOPICS.

Once you are in a regular cadence of meeting together to advance your values-aligned family philanthropy, consider expanding the agenda to include other topics, such as:

- Sharing family histories and genealogies
- Developing a family mission and vision statement
- Introducing the concept of parents making annual exclusion gifts to adult children
- Exploring educational opportunities that correspond with life events or milestones, like first jobs, getting married, buying a house or more
- Starting a family
- Starting or investing in a business
- Saving for the cost of college
- Taking a new career opportunity
- Building and transferring their own estate
- And many others!

The Great Wealth Transfer is inevitable. But ensuring that your heirs will be successful is not. Preparation requires forethought and effort. The best advice is to begin early, start small, and stay consistent.

Remember. It's a marathon, not a sprint.



One of the strangest things about major life transitions is that even the positive ones can quietly destabilize you.

REBALANCING THROUGH TRANSITION: A PORTFOLIO APPROACH TO LIFE

By Suzanna de Baca

Most of us spend years focused on building a successful life. Far less time is spent thinking about how to evolve one. Eventually, many people reach a point when the question is no longer "What should I accomplish next?" but "What deserves my time and energy now?"

Sometimes that realization follows a major event such as stepping away from leadership, selling a business, children leaving home, or the illness or loss of someone you love. Sometimes it arrives on an ordinary Tuesday when you look at your calendar and realize the life you carefully built no longer fits quite the same way it once did.

A few years ago, as my closest friend was dying of cancer, I realized I was postponing too many things that mattered to me. I wanted more time for creative work, travel, reading and spending time with family and friends. Eventually, I made the difficult decision to step away from my role as CEO of a company I loved.

When I tearfully told my very wise boss that I was retiring, she smiled and said, "Even if you think you are retiring, you are not retiring."

She was right.

Around that same time, another friend introduced me to the idea of a "portfolio life." She had officially retired from a university career but had no intention of slowing down. Instead, she was rebalancing. She still worked professionally, but also expanded parts of herself that had been waiting patiently in the wings: travel, reading, civic engagement, friendships, and fun. She even joined a dancing dinosaur troupe that visits children's hospitals in inflatable T. rex costumes, which may be the healthiest life strategy I have ever encountered.

After more than two decades in investment management, I immediately loved the metaphor. We understand instinctively that a financial portfolio should evolve over time. We rebalance assets based on goals, opportunity, season of life and risk tolerance. Why would we not approach life the same way?

Today, part of my work involves advising CEOs, boards, and family businesses on leadership, strategy, and transitions. Many of those conversations involve leaders trying to navigate reinvention without losing their identity or sense of purpose. Some are planning succession or stepping away from major operating roles. Others are discovering they want a life that feels more intentional, selective and aligned with who they are now.

Too often, we think about transitions in rigid categories: working or retired, relevant or irrelevant, productive or finished. But most accomplished people I know do not actually want to stop contributing. They want greater autonomy over how they contribute, meaningful work, flexibility, stronger relationships, creative outlets and the ability to invest their time where it matters most.

What surprises many people is that freedom itself can feel uncomfortable. I have watched highly accomplished executives become deeply unsettled after realizing they no longer had 400 unread emails validating their existence before breakfast.

THE BEAUTY OF A PORTFOLIO LIFE IS THAT IT ALLOWS GRADUAL REDESIGN INSTEAD OF DRAMATIC REINVENTION. YOU DO NOT HAVE TO REINVENT YOUR IDENTITY IN ONE FAREWELL LUNCHEON.

Maybe one season is 70 percent leadership and 30 percent personal life. Later, perhaps it shifts toward mentoring, philanthropy, travel, family, creative work, or finally learning Italian while drinking wine somewhere beautiful.

What matters is making those choices consciously rather than drifting into them accidentally. Intentional rebalancing often creates more peace, not less. It helps people feel energized instead of restless and purposeful instead of untethered.

A portfolio life recognizes something important; human beings are diversified creatures. You can be accomplished and curious. Serious and playful. Financially secure and still evolving.

Perhaps the real gift of transitions is the chance to rebalance intentionally, making room for the people, work and experiences that matter most now.

Suzanna de Baca is CEO of Story Board Advisors. She advises CEOs, boards, and family businesses on leadership, governance, and strategy, teaches at Iowa State University, and writes on leadership, resilience, and organizational culture. She is the author of You Were Never Lost. She can be reached at sdebaca@storyboardadvisors.com.



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REAWAKENING THE NON-EMPTY NEST

By Nancy Schornack

I STILL REMEMBER THE DAY HE DROVE AWAY. MY YOUNGEST HAD GRADUATED FROM COLLEGE, SPENT HIS LAST SUMMER AT HOME, AND WAS DRIVING OFF TO BEGIN HIS LIFE A STATE AWAY AS A FULL-FLEDGED ADULT. MY MIND FLOODED WITH MEMORIES. AND TEARS FORMED WITH THE REALIZATION THAT WE WOULD NEVER AGAIN HOUSE A CHILD.

Of course, this had happened in layers. First one child left, then another. College years still brought them home for summers and holidays. Their rooms stayed familiar, waiting for their return. But this moment felt different. Final. The last root pulled out.

The empty nest is a real place of grief and joy – one of the most significant experiences a parent will face.

There is loss: loss of identity as mom or dad, loss of ordinary moments together, loss of the beautiful rhythm of dependence and independence that fills a family home.

And there is joy: the joy of watching your children grow, evolve, explore, and expand – which of course means they leave.

I hold a strong conviction that nothing makes our kids happier than seeing us fulfilled. Yet it can be painful to realize that when we have done our job well, our children no longer need us in the same way.

Thus, the empty nest becomes a fork in the road. We can resist, cling, or fight against the transition. Or we can choose to grow, too.

SO, WHAT DOES IT LOOK LIKE TO GROW INTO AN EMPTY NEST?

First, name and feel the grief. The grief of the empty nest is real. It is the result of profound change. The parent-child relationship still exists, but it has fundamentally shifted. Sadness, longing, disorientation, and loss of purpose can all emerge. Don't rush to push the grief away. It honors the love you shared and the life you built together.

Second, give yourself permission to experience both/and emotions – holding space for both grief and joy. Try writing yourself a permission slip: "I give myself permission to feel sadness, loneliness, and uncertainty...while also feeling anticipation, freedom, excitement, and hope for what may come next."

And finally, expand and explore for yourself.

I remember the first Friday night after our youngest left for college. For years, Friday nights meant high school football games – friends, pep bands, concession stand hot dogs, cheering on the team.

But this Friday night was different. We didn't have to go to the game. So instead, we called dear friends we hadn't seen regularly in years and

drove thirty miles for dinner. It opened a whole new world to us – one that had been waiting quietly while we were immersed in parenting.

The canvas we painted while raising our children was wonderful. But the canvas ahead could be wonderful too. Maybe the empty nest is your invitation to explore new hobbies, friendships, travel, work, or adventures. Or perhaps it is a time to reconnect with parts of yourself that were lovingly set aside during the parenting years.



Back to that day after my son drove away: I cried big tears for quite a while. Then I turned toward myself and asked the question Mary Oliver made famous: "What is it you plan to do with your one wild and precious life?"

AND I BEGAN CARVING OUT MY NEW NORMAL THAT VERY DAY.

I went for a walk. I smiled at the fall trees, the memories of a wonderful summer, and the adventure my son was driving towards. Then I made plans – coffee with a friend, a date night with my husband, joining that book club, and yes, planning my first visit to my son's new home.

It has been 11 years now, and I no longer call it an empty nest. It is still a nest, and it is oh so full. It holds my marriage, my friendships, my work, my hobbies, and the life I continue to grow into. And it is still the place my children return to – now bringing children of their own.

Maybe the best advice I can give is this: grieve your empty nest, and then slowly, intentionally, lovingly, fill it again. Not with busyness, but with life.

Your nest may not be empty after all.



Nancy Schornack, LMHC, is a counselor, coach, and owner of Second Journey Counseling, helping navigate life transitions with courage, clarity, compassion.

THE ART OF ARTFUL TRAVEL

By Caleb Hegna

EXPLORING A CITY'S ART MUSEUMS, GALLERIES, AND STUDIOS OFFERS A WINDOW INTO THE HERITAGE, CULTURE, AND SPIRIT OF THE PEOPLE WHO CALL IT HOME. BUT IN CITIES RICH WITH CULTURAL INSTITUTIONS, IT CAN BE OVERWHELMING TO DECIDE HOW TO SPEND YOUR LIMITED TIME. BY PACING YOUR EXPERIENCES WITH INTENTION, YOU'LL NOT ONLY DEEPEN YOUR CONNECTION TO THE ART BUT ALSO LEAVE SPACE TO ENJOY EVERYTHING ELSE THE CITY HAS TO OFFER.

BEFORE YOU GO

Visit websites to review current museum and gallery exhibitions. Most shows are curated to guide visitors through a journey, whether it's exploring a single artist's work, a historical movement, or a broader cultural concept. Exploring opportunities in advance can deepen your understanding and appreciation of artists and their works before you stand in front of them.

Explore calendars of events. Many museums offer enriching programs that go far beyond simply strolling through the galleries – including docent-guided tours, artist talks, lectures, or live performances – which can transform a simple visit into something delightfully more memorable.

Are there unique amenities worth experiencing? Many museums are multi-dimensional spaces offering special amenities that can enhance your visit, including outdoor sculpture gardens, interactive children's areas, or distinctive dining options that may require reservations.

HAVE A HANDLE ON LOGISTICS

Understanding the practical details can make for a smoother, more relaxed experience. Is parking available? Or is public transportation a

better option? How much does it cost for admission? Do any of your current memberships offer reciprocal benefits? For special exhibitions, many venues require separate tickets or timed entry. Often, buying tickets in advance lets you skip lines and begin your experience sooner.

WHEN YOU ARRIVE

Take a moment to pause and absorb your surroundings. Notice the architecture, the energy of the space, and the flow of visitors. This brief pause can help you orient yourself and set the tone for a more intentional visit. Then proceed to the information desk to begin your journey. Even if you've done your research, don't hesitate to ask staff about any special experiences or updates. Museums and galleries often add last-minute programs or opportunities that you won't want to miss.

Approach your visit with curiosity and an open heart. Allow yourself to linger with pieces that capture your attention. Give yourself permission to not understand or like everything you see. And move at a pace that feels right. There is no single "correct" way to experience art. Your personal connection is what matters most.

Visiting art museums or galleries as you travel can create opportunities to learn, explore, and encounter moments of awe and beauty. Each unique experience can shape how we see the world around us – proving that discovery is the true and enduring power of art.

CURATED TRIPS FOR THE ART-CURIOUS TRAVELER

Each year, the Des Moines Art Center offers an international trip where guests enjoy privileged access to exhibitions through private tours, behind-the-scenes experiences, and exclusive visits to working artist studios rarely open to the public.

Every itinerary is carefully designed to immerse travelers in local culture, from historic landmarks to vibrant neighborhoods and rich culinary traditions. Lasting eight to ten days, each trip is fully inclusive, covering meals, lodging, admissions, and cultural experiences. Every detail is thoughtfully planned, freeing travelers to focus entirely on discovery.

Surrounded by like-minded individuals, guests form lasting friendships while sharing experiences that deepen their appreciation of art, place, and connection for years to come.

For more information about joining a trip through the Des Moines Art Center, contact Senior Director of Development, Caleb Hegna at 515-271-0338 or chenga@desmoinesartcenter.org.



WHAT I'VE LEARNED ABOUT LIVING WELL INTO YOUR 90s

WE'VE ALL HEARD THE ADVICE FOR AGING WELL: SLEEP MORE, EAT HEALTHILY, AND STAY ACTIVE.

By Gretchen Muller

After visiting with two extraordinary Iowa women in their 90s, former U.S. Ambassador Mary Kramer and Connie Wimer, owner and Chair of Business Publications Corporation, I discovered aging well is about far more than physical health. Their stories reminded me that longevity isn't just about how long we live. It's about how we live along the way.

Both women faced obstacles, took risks, and reinvented themselves. They aproached life with curiosity, resilience, and deep appreciation for relationships. Their clear success suggests that aging well is an intentional practice rooted in optimism, gratitude, and continual learning.

BELIEVE YOU CAN. THEN LEARN HOW.

Mary's father filled her with confidence that she could do anything, even when others said she couldn't. Hearing "no" only motivated her more. When she was elected president of the Iowa Senate, there were those who doubted her ability to do the job. But she used their doubt as fuel to accomplish her goals. And not long after, President George W. Bush tapped her to serve as U.S. Ambassador to Barbados and the Eastern Caribbean.

Mary began her career as an educator, so it's not surprising she believes you're never too old to learn. From playing the piano as a child to learning the intricacies of public policy as a young state senator, she intentionally surrounded herself with people who would provide honest answers, including experts who taught her that leadership isn't about knowing everything, it's about knowing who to ask.

Connie's story echoes that theme. She lived a happy, modest childhood, only becoming aware of others' fortunes in college. Experiencing the lean years while her husband started his law practice created a mindset that would serve her well as an entrepreneur. It's easier to take risks with upside potential when you already know how to live with very little. Connie's intellectual curiosity, combined with extensive board work (both locally and nationally) helped nurture her business acumen and led to the launching of two successful businesses. Her definition of a "great day" is one where she goes home at night, having learned something new.



Mary Kramer

LEADERSHIP ISN'T KNOWING EVERYTHING, IT'S ABOUT KNOWING WHO TO ASK.

TAKE THE RISK. SEIZE THE OPPORTUNITY.

Connie's turnaround story at Iowa Title is a master class in pairing risk with relentless determination. She signed a 20-year contract to buy a company that was losing money, had a poor reputation, and was the smallest of four competing businesses. She recalls preparing and hosting luncheons

during seasonally tough times to generate business, solving compliance issues, and instituting many changes, including computerizing the small business in 1979. She would tell you that risk isn't reckless when paired with hard work, courage, and curiosity.

As a child, Mary watched her parents make career and relocation decisions to take advantage of potential opportunities. She learned that risk is often another name for growth and lives by the phrase, "Seize opportunity." She encourages others to adopt an optimistic mindset – to train your inner voice and listen to it.

RISK ISN'T RECKLESS WHEN PAIRED WITH HARD WORK, COURAGE, AND CURIOSITY.



Connie Wimer

RELATIONSHIPS: THE TRUE LIFELONG INVESTMENT

Both Mary and Connie emphasized that relationships sustain us, not just in moments of crisis, but throughout the ordinary days that make up our lives.

Mary invites people with differing views into conversations, so she can listen, ask questions, and learn. In both politics and relationships, asking questions and listening to honest answers can help build important bridges. She credits many of her accomplishments and life full of happiness to the steadfast support and trusted counsel of her late husband, Kay.

Connie continues to find joy in her work – and laughter. It's not unusual to find her at her business, weekdays and weekends alike, guided by her belief to have fun in what you do. Even now, hearing colleagues chat and laugh outside her office door brings happiness. Laughter, she insists, is essential to a life well lived.

STAY CURIOUS, CONNECTED, AND GRATEFUL.

Ever the optimist, Connie wakes up wondering, "What fun thing will happen today?" She ends each day with intentional thoughts of gratitude. She believes in surrounding yourself with people who know things you don't know. Embracing change and challenging the status quo have served her well through the years.

Music keeps Mary mentally sharp and emotionally grounded. She plays piano for residents in her community, choosing hymns that spark memories for individuals in the room. She has also written two books and invites others to inspire the next generation with your wisdom and stories.

Spending a little time with these remarkable women reminded me that joy is not accidental. It can be cultivated through gratitude, curiosity, connection, humor, and the courage to keep growing.

No matter what age you are.



Gretchen Muller is Director of Communications for Foster Group, where she engages with clients across multiple platforms to share thoughtful and practical financial insights.

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— Carl Rogers