

Mississippi Valley Associates Connections

Mississippi Valley Associates

Cedar Rapids Office

3349 Southgate Ct. S.W.
Ste. 101
Cedar Rapids, IA 52404

P: 319-366-2991
F: 319-366-2891
Mon.–Fri., 9 a.m.–4 p.m.
and by appointment

DeWitt Office

908 Sixth Ave.
DeWitt, IA 52742

P: 563-659-2991
F: 563-659-2891
Mon.–Fri., 8:30 a.m.–4:30 p.m.
and by appointment

Geneseo Office

209 W. Exchange St.
Geneseo, IL 61254

P: 309-944-4538
Mon.–Fri., 9 a.m.–5 p.m.
and by appointment

Johnston Office

5404 N.W. 88th St.
Johnston, IA 50131

P: 515-494-3477
Mon.–Fri., 9 a.m.–5 p.m.
and by appointment



A change of heart

Who doesn't love a story with a happy ending? The beloved tale Charles Dickens published 181 years ago, "A Christmas Carol," fits that narrative. Initially crotchety, miserable and unlikable, Ebenezer Scrooge was transformed by a series of visits from the ghostly spirits of Christmas past, present and future. The ugly reality of Ebenezer's life stunned him when he viewed it with fresh eyes. Scrooge saw that others far less fortunate than him lived lives of merciful kindness, cheer and generosity in spite of how poorly he treated them. Mister "bah humbug" embraced a fresh start and embodied the spirit of Christmas joy and giving.



Because Jesus came, our stories also contain transformations and happy endings. Human lives are not always beautifully wrapped packages tied up with a bow. We encounter trials and struggle with sin. Not because of ghostly visitors, but through the power of the Holy Spirit, we can recognize our condition and our Savior and experience the ultimate happy ending.

All of us at Mississippi Valley Associates wish you a merry and meaningful celebration of Christmas and a blessed new beginning in 2025.



"... for he will save his people from their sins."

—Matthew 1:21 ESV

The 5 Phases of an IRA

One surprise upon first entering the workforce is realizing how quickly retirement planning becomes a consideration. Because individual retirement accounts (IRAs) are a vehicle for savings accumulation, it is important to understand and anticipate how each stage of your life may impact taxation and use of your funds.

Mississippi Valley Associates is committed to helping you understand and strategize the use of your IRA, and that's why we want to share an educational resource with you: 5 Phases of an IRA. Please contact our office to receive this information and schedule an appointment to discuss your personalized financial strategy. We can talk about options to potentially reduce your tax burden and help guide you toward bringing your retirement dreams to life.

Meet the team



Alex Carr
MBA, FIC
Financial Advisor
Cedar Rapids office



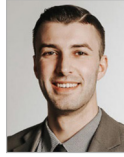
Gaylon Heetland
CFP®, ChFC®, CLU®, CAP®,
CASL®, LUTCF®, FIC, CKA®, BFA™
Associate
DeWitt and Cedar Rapids offices



Casey Walker
CLU®, LUTCF®, FIC
Financial Consultant
DeWitt office



Maurie Nelson
LUTCF®, FIC
Associate
Geneseo office



Dillon McBee
Associate
Johnston office

Bryce Andresen
Associate Representative
Cedar Rapids office



David King
Practice Support
Associate
Cedar Rapids office



Allison Thede Everman
Office Professional
Cedar Rapids office



Kallie Barnhart
Office Professional
DeWitt office

Kathy Drury
Office Professional
DeWitt office



Teri Burkett
Insurance Office Professional
Cedar Rapids office

TJ Harkins
Office Professional
Cedar Rapids office

Jo Anne Renfro
Office Professional
Remote

Serving with Habitat for Humanity

Since 2005, Thrivent has partnered with Habitat to help provide safe and affordable housing for families. Along with other Thrivent financial professionals, Gaylon Heetland and his wife, Rose, traveled to Oregon in September to help side and paint homes.

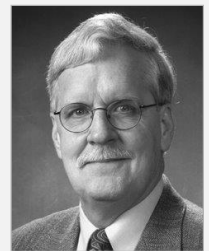


Gaylon and Rose at Rogue Valley build, Oregon.

In total, Thrivent has donated \$282 million to Habitat for Humanity since 2005, and more than 842,000 Thrivent clients and others have volunteered 6.4 million hours. Living generously is a lot of fun and truly makes a difference.

In memoriam: Tom Emerson

Mississippi Valley Associates lost a special member of our team on Oct. 5. Tom Emerson, 76, of Peosta, Iowa, passed away peacefully at his home after a lengthy battle with cancer. Funeral services were held on Oct. 10 in Dubuque.



Among those who are mourning the loss of Tom are his wife, Patricia; children Christina Emerson, Kimberly (Jeff) Fabor, Stacy (Jeremy) Pollock, and David Emerson; several grandchildren and great-grandchildren and other family and friends.

Tom worked in education for 28 years. He was a teacher in Lancaster, Wisconsin, a guidance counselor in Belle Plaine, Iowa, and a principal at high schools in Victor and Strawberry Point, Iowa. Tom began working for Thrivent in 2001 and joined Mississippi Valley Associates in 2010.

Tom enjoyed being able to support his Thrivent clients in the greater Dubuque area through all of life's ups and downs. We offer our sympathy to his family and friends and offer thanks to God for the privilege of working with him.

You can help take away hunger

We have never seen people engage in a project to feed the hungry without smiles on their faces and love in their hearts.

In 2017, our Mississippi Valley Thrivent Community began hosting Take Away Hunger food packaging events in collaboration with area groups and churches. We provide equipment, ingredients and logistical support, and we often share the cost of meals with groups who provide volunteers. The one-pot meals are donated to food banks or for disaster relief.

If you belong to a group or congregation, we invite you or a group leader to contact us to schedule a Take Away Hunger project. We can be reached at 319-366-2991 or teresa.burkett@thrivent.com. Food packaging events are fun and easy to organize, and we will provide support along the way.



Food packaging with Grace Community Church, Iowa City

Recipe corner

Cherie's butterscotch caramels

"My mom's homemade caramels are so good that I get questions about them throughout the year. Typically, she only makes them for Christmas because her screened-in porch becomes a perfect walk-in freezer for cooling them. Our family has been making this recipe for more than 55 years. In the early days, when my mom was growing up on the family farm and her papa was milking cows, they had plenty of cream to use and even enough to sell.

Store-bought caramels aren't quite the same once you've tasted these. Mom makes small baskets of them for me to hand out to the families of my piano students at Christmas to spread a little joy." —Allison Thede Everman, Office Professional

Ingredients

- 2 cups of sugar
- 1⅓ cups of white corn syrup
- 1 cup of real butter
- 2 cups of heavy cream, divided
- 1 teaspoon of vanilla

Utensils

- Long-handled wooden spoon
- Candy thermometer
- Heavy pot, such as a pressure cooker without the lid

Instructions

1. Combine sugar, syrup, butter and one cup of cream in a heavy pot.
2. Bring to a boil over medium heat, stirring constantly.
3. Boil for 30 minutes, stirring occasionally.
4. Add the other cup of cream gradually so mixture does not stop boiling. Add vanilla.
5. Continue boiling and stirring continuously with wooden spoon until candy temperature reaches 244 degrees Fahrenheit. Alternatively, boil and stir with wooden spoon until candy forms a firm but not brittle ball in cold water when tested.
6. Pour into 9-by-13-inch pan lined with lightly buttered aluminum foil. Do not scrape sides of pot when pouring; just let candy drip into pan.
7. Cool candy.
8. Remove cooled candy from pan by lifting with foil. Place on cutting board.
9. Cut caramels into squares and wrap individually in foil, wax paper or plastic wrap.
10. Store wrapped caramels at room temperature, refrigerated or frozen. They keep for one to two months or longer.



Important candy-making tips

- Always use a long-handled wooden spoon. Metal spoons get too hot to handle.
- A candy thermometer is highly recommended.
- During the boiling and stirring phase (step five), do not stop stirring.
- Pour the cooked candy into the 9-by-13-inch pan quickly, and let gravity empty the pot.
- Heed advice not to scrape the sides of the pot when pouring the cooked candy. The leftover bits stuck to the sides are hotter than the rest of the caramel. They will crystallize and become crunchy, ruining the caramels.
- The mixture will expand during cooking, so make sure the pot is large enough.

Upcoming events

Christmas open house

Monday, December 9 | 5 to 7 p.m.

Cedar Rapids office, 3349 Southgate Ct. S.W., Ste. 101

Share the merriment of the season! Stop by for treats, cheer, and activities for all ages.

In honor of our Savior's birth, you are invited to bring a package of diapers for donation to Bridgehaven Pregnancy Support Center. Any brand is appreciated, and sizes four through six are most needed.

Live Christmas concert

Thursday, December 12 | 7 p.m. (doors open at 6:30 p.m.)

The Englert Theatre, 221 E. Washington St., Iowa City

Join your hosts, Thrivent Member Network–Iowa/Southern Minnesota, for this exclusive performance by Mac Powell (former lead singer of Third Day) and Matt Maher (three-time Dove Award winner). Consider bringing food items to donate to the Hawkeye Area Community Action Program. Contact us for details.

Register at form.jotform.com/243224312564954. Tickets are for general admission and will be distributed on a first-come, first-served basis. They will be emailed to you from ticketoffice@unwsp.edu. Ticket distribution begins Dec. 2.

Food and paper product collection for the DeWitt Referral Center

Now through noon on Friday, December 13

Monday–Friday from 9 a.m. to 4 p.m.

DeWitt office, 908 Sixth Ave.

Bless our community by donating these items for Christmas boxes: cans of mushroom soup, green beans, corn, fruit cocktail and sliced pineapple; boxes of instant mashed potatoes, stuffing, brownie mix, pancake mix and Jello. Packets of gravy mix, bottles of syrup, toilet paper, facial tissue and paper towels are also needed. You may stop by our office to pick up a list and collection bag.

The Friday Morning Brew

Friday, December 20 | Friday, January 31 |

Friday, February 28 | 7 a.m. to 9 a.m.

Cedar Rapids office, 3349 Southgate Ct. S.W. Ste. 101

Stop by our Cedar Rapids office for coffee and donuts. Caffeine and carbs are a great way to kick off your Friday!

We are here to support you

Wherever life takes you, we're here to help with your financial needs. Call us to confirm and update your contact information and to request a review of your beneficiaries to make sure they are up to date.

Stay connected

W connect.thrivent.com/mississippi-valley-associates

f facebook.com/MississippiValleyAssociates

No products will be sold at these events.

Not all team members may office at the above addresses.

Not all team members can provide all products, programs and services in all states.

Bridgehaven Pregnancy Support Center, Hawkeye Area Community Action Program and DeWitt Referral Center are not affiliated with or endorsed by Thrivent.

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Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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