

The Pulse

The Voice of Medical Partners
Fall 2022



President's Note

The crisp morning air while walking my daughter to school each morning has me excited. Bursts of warm colors among the fall foliage is just one of the many reasons autumn is my favorite season in the midwest. For now, I am still getting plenty sweaty from the sun rays shining through the green trees at afternoon school pick up - but sweater weather is approaching!

Some activities in the Iowa City area to add to your bucket list include apple picking at Wilson's Apple Orchard, the corn maze at Colony Pumpkin Patch, The University of Iowa Homecoming Parade and a tractor ride at Sass Family Farms. Cooler weather also makes it a good time to explore outdoor recreational centers including Indian Creek Nature Center and Wickiup Learning Center.

Additionally, I hope you can make it to some of the IMP fall events! Both of our platinum sponsors will be hosting events this fall including Nate's Office Hours in September and Tundi's Sips, Snacks and Sell (Or Buy) a Home in October. And as always, our officers will be planning events for members and their families each month. Get out, get involved, and enjoy this season!

Megan Pai

Iowa Medical Partners President



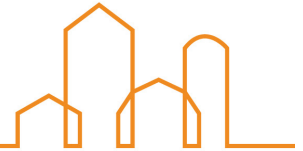
Tundi's Realtor Round Up



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Going Green to Save Some Green

Most homeowners pursue saving energy in their homes to lower their utility bills, but energy-saving home features are good for the planet, too! If you're looking to save money on your monthly bills or want to do a little good for the planet — or both — Iowa is a great place to be, where the clean energy industry is booming.

One way homeowners are lowering their energy use is by adding solar panels to their roofs. There are ways to calculate how much money solar panels can save you on your energy bills, but generally speaking, there is a clear return on investment (ROI). Moxie states that solar panels pay themselves off in **8-12 years**, and the panels themselves last up to 25 years. And for systems installed between 2020-2022, the tax credit is 26%. While solar panels help *create* clean energy, insulation helps prevent the *loss* of that energy. A poorly insulated home could cost you hundreds of dollars per year. But you can add insulation to your home to reduce energy loss. While this process is a bit harder for existing homes than it is for new construction homes, it is still definitely doable. It's estimated that as much as **90%** of single-family homes in the U.S. are under-insulated, which translates to a *lot* of unnecessary energy being spent every year on heating and cooling across the nation. If you notice a drastic temperature change when walking from room to room in your house, poor insulation could be to blame.

Many energy companies, such as MidAmerican, offer free energy audits or **free energy efficiency kits** so you can do an audit yourself. The good news? Your up-front investment would likely pay itself off in just a few years. The EPA estimates that proper insulation could save Iowans **up to 18%** on their annual utility bill. And the City of Iowa City has more good news as it offers loans through their **Energy Efficiency Program** to help homeowners cover the cost of making their home more green — including installing insulation.

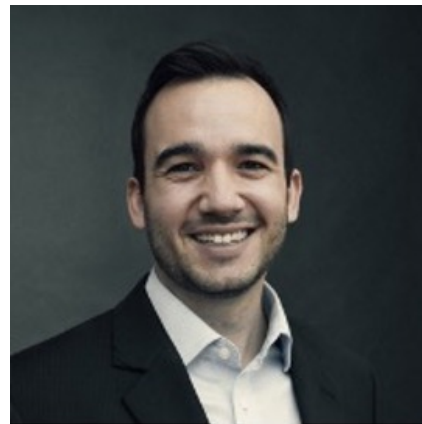
One of the easiest and cheapest swaps you can make is switching out your regular fluorescent light bulbs for LED. LED lighting produces light up to **90%** more efficiently than traditional light bulbs. They also last up to **25 times longer** than normal incandescent bulbs — a win-win. Want to take your "green" lighting even further? Look into automated lights and motion lighting. They're especially helpful if you or someone in your household has a bad habit of accidentally leaving lights on.

To learn about additional ways to reduce energy use in your home check out [this Urban Acres blog post](#) and feel free to contact Tundi Brady if you have additional questions.

Nathan Brooks with 25



Hey everyone! I hope you all had a great summer! I for one love the fall in Iowa, and we thought we would kick off this fall with an “Office Hours” event. This is intended to be a venue where you can come socialize and ask financial questions in an informal atmosphere. Hope to see you all there!



Please Join Nathan Brooks for “Office Hours” Saturday, September 24th from 10:00 AM to 12:00 PM at Dodge Street Café. Come and go as you please, get some coffee and ask any of your financial questions. Kids are welcome!

Topics can include

- Student Loans
- Budgeting
- Building a cash reserve
- Disability and Life Insurance
- Employer Benefits
- Buying a home and selecting a Mortgage
- Contract Negotiation
- Investing
- Retirement Planning and College savings
- Estate Planning.
- Anything else you have questions about!



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The Nanci Kohl State Farm agency can help you with your Insurance and Financial Service needs whether you are buying or renting here in the Iowa City area! We have an experienced team to assist you in transferring your current policies with State Farm from another state or we can help you set up new policies with State Farm. We offer a free needs analysis and can educate you on the risks to your assets that insurance can help alleviate. Call us to schedule a time to talk or meet! I am now licensed in Missouri, Minnesota, Illinois and Wisconsin so we can handle your needs if you move to one of those states after Iowa City.

Don't forget to check out our website for the latest info!
<http://www.iowamedicalpartners.org>

If you want to give service to others, signing up as part of a Meal Train is a great way to do it! Member Outreach Chairperson Gina Kemper arranges them, and we would love to help you out! Click on this link to sign up through our website: <https://www.iowamedicalpartners.org/postpartum-meal-trains.html>

Iowa Medical Partners would like to thank all of the community businesses and programs that support our resident families--in particular, Nathan Brooks of 25, Green State Credit Union, State Farm Insurance Agent Nanci Kohl, and Tundi Brady, Realtor, for their years of dedication and support to Iowa Medical Partners. We thank you!



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"I have been in your shoes!"
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