

# Merry Christmas & Happy New Year

From your friends at Cornerstone Financial Solutions

**CORNERSTONE**  
FINANCIAL SOLUTIONS, INC.

Winter 2023/2024

## Greetings from Our Advisors

### Gordon and Sheila Wollman



*One of our best memories was celebrating the 30th Anniversary of Cornerstone. We are grateful to have made so many loyal clients and friends to help us celebrate such a milestone. Thank you!*

*On the personal side we spent a lot of time watching our grandson play baseball, football and soccer. Our son, Jack, coached these activities so it was even more fun! We enjoyed a family get together in California with the kids and grandkids. One of the highlights of the year was a trip to Greece and Turkey. We did some sightseeing and relaxing on the beach.*

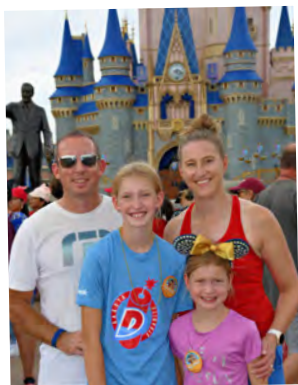
*Wishing you all a Merry Christmas and a Happy New Year!*



*Spending time with clients in Arizona was so enjoyable and we can't wait to see you all again next year.*



### Jill Mollner and Family (George, Hailey, and Aubrey)



*The highlight of our year was surprising our girls with a trip to Walt Disney World in October. The trip was filled with memories we won't soon forget!*

*I have joked with many of you that my husband and I are just taxi drivers for our girls, but we wouldn't have it any other way! As fast as the years have gone by so far, we know we will miss these busy days/nights/weekends before we know it. George & I did manage to sneak away a couple times to celebrate a friend's surprise party in Nashville, TN and we also won a trip to Green Bay to watch the Packers play the Los Angeles Chargers (our team). What an experience that was!*

*Hailey (12) graduated elementary school this past spring and now is in the 6th grade and started middle school this fall. While that has proven to be a big transition, for both her and us, we are proud of her resilience! She continues to love all things sports, but especially basketball, softball and running. I was honored to "coach" her and 15 other 3rd-5th graders in the Girls on the Run program last spring.*

*Aubrey (8) is in the 2nd grade. It is different not walking to school every day with her big sister, but she has been enjoying a little independence. She started piano lessons last spring and has been loving them! Aubrey also decided to try volleyball and it was fun to watch all the girls' progress as the season went on.*

*We hope this Christmas is filled with wonderful moments, and that you enjoy time spent with those you love most!*





## Andrew Ulvestad and Family (Tara, Bentley, Beckett, and Theo)

*The holiday season is a great time for a little self-reflection. As I write this and reflect on 2023, I consider myself extremely blessed. 2023 has been a busy year. I wish I could share all of the funny moments and quotes from my kids over the year, but we'll stick to a few of the highlights!*



*Bentley celebrated a Pre-K graduation in early May, and we spent the summer months trying our best to enjoy each day before kindergarten would begin. Activities consisted of soccer, yard work, jumping on the trampoline, golfing, and fighting over toys. We enjoyed a few nights at the racetrack where Bentley was able to meet some of his favorite sprint car drivers. At the end of August, Bentley began Kindergarten at Harrisburg*

*Explorer. He is loving it! He loves gym class and recess.*

*While Bentley is at school, Beckett has enjoyed being the boss of the house. He enjoys playing soccer and basketball. The coach in me has trained him to dive for the ball on the floor after I yell "loose ball." Beckett has a funny personality, and we could just sit and watch his facial expressions all day long.*

*In September, we welcomed a newborn baby boy to the world. Theo was born on September 3, and he spent over a month in the NICU. We thank all of the nurses and staff during his stay there. Having him home has been the biggest blessing for all of us.*



*My wife, Tara, is the best mom to our three boys. She is very selfless, and her desire to love all of us just amazes me.*

*Outside of work, you can find me officiating soccer and basketball, playing basketball, or studying to test for the CERTIFIED FINANCIAL PLANNER™ designation! I've enjoyed all the client interactions over the past year. From client meetings to appreciation events, it has been a year of ups and downs, but your continued trust in our team is extremely appreciated.*

*I hope you can take some time this season to reflect and enjoy some time with friends and family.*

*Tara, Bentley, Beckett, Theo, and I appreciate the spot you hold in our hearts. We hope you have a very Merry Christmas and a Happy New Year!*



*I will be getting married on June 15, 2024 at my grandma's farm near Balaton, Minnesota. I chose my grandma's farm because I have a lot of memories growing up there and my parents got married in the barn (on the hottest day of the year) along with my older brother who got married there in August 2023.*

*I lost my grandpa in July 2022 and he always enjoyed having celebrations at the farm whether it was weddings, birthdays, holidays or family reunions. His birthday is June 16th, so to me getting married the day before his birthday along with having it on the farm was a meaningful way to honor his memory and it will undoubtedly make my wedding day even more special.*

*I know grandpa will have the best seat that day!*

**- ALYSSA KIRK**



*In 2023 my husband Tim and I went on a few adventures, explored new places, tried new things, and created memories that will last a lifetime.*

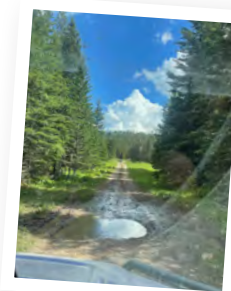


*Our first adventure was a visit to the vibrant and lively city of New Orleans, which was still buzzing with energy from Mardi Gras. One highlight was the Historical Tour Bus through the enchanting streets of the French Quarter. We even visited an above-ground cemetery, where the history of the city came to life in a unique way. Another thrilling experience was the Airboat Swamp Tour. As we glided through the swamps our guide tossed marshmallows to lure a curious crocodile to the boat.*

*Our second journey was to the beautiful Black Hills with friends. We enjoyed side-by-side trail riding, golfed three beautiful courses in the area, and took in the breathtaking Black Hills scenery.*

*Tim and I wish you all a joyful and blessed holiday season filled with love, laughter, adventures, and cherished time with family.*

**- LORI MACK**





## WHAT ARE YOU MOST GRATEFUL FOR THIS HOLIDAY SEASON (personal or work)?



An unexpected addition to our family this year has made me realize just how blessed I am with an amazing husband and (now) four beautiful daughters. Being home with my little one has given me time to stop and reflect on all God has blessed me with in my life. I am also grateful for my work family. While I was out of the office with my little one, the team has covered responsibilities for me so I could enjoy my time with Karsyn. We have the best team and I am so grateful for them! - **MICHELLE STAHL**

Throughout any season of life I am always most thankful for my faith, family, and friends. They are the backbone to my life and I am forever grateful. - **EMILY THIEN**

Family. During the holidays we get to spend quality time together ~ playing games, reminiscing about the past, baking, taking in the Christmas lights, and drinking hot chocolate. - **SHELLI CARLSON**

Spending time with my kids and making memories with them. - **LIZ OPFER**



Emily and Sarah at  
Cornerstone's 30<sup>th</sup>  
Anniversary



Jory's "first day" lunch in the Sioux Falls office. Jory did a summer internship with us last year, so he was able to hit the ground running!

I'm looking forward to starting my Christmas baking and sharing all the goodies with friends and family so I don't eat everything myself. - **JAN TAYLOR**

I am grateful to be back in Sioux Falls because I am able to spend so much more time with my family now than when I was away at college. - **ELIZABETH BRALEY**



Spending time with family and creating memories that will forever be cherished. This is a time where we also honor and remember our loved ones who are no longer with us by keeping their spirit alive. A time spent playing games, eating way too much food and desserts, and laughing until our bellies hurt. It's also a time where we look back on all the ups and downs of the year and remain grateful we still have each other. - **ALYSSA KIRK**

This is the first year that I am out of college and will be working full time around the holidays. I am grateful that I found such a great company to work for. Everyone at Cornerstone is so flexible and supportive of not only life at work but they care deeply about our personal lives as well. It is nice to know that I am cared about in and out of the office this holiday season. - **JORY FLANNERY**

Healthy Family - **GITA HENDRICKS**



Gita, Elizabeth, and Jan at  
Elizabeth's graduation party.

## Christmas Traditions: FOOD AND FELLOWSHIP

My family always eats at the Oshima Sushi restaurant every Christmas Eve! The staff remembers we come every year, and they give out little treat bags because it's never very busy. - **DEBBY ENSTAD**

Making cookies with my family has become a cherished tradition. The warmth of the kitchen and the laughter of loved ones fill the air as we mix, bake, and savor the delicious aroma. My niece and nephew, in particular, bring extra joy to the process by eagerly adding chocolate chips, their special touch to our delightful family recipe. - **SHELBY BIEREMA**



Making lefse with my cousin. - **JAN TAYLOR**

Having oyster soup on Christmas Eve for as long as I can remember. - **LORI MACK**

For as long as I can remember my family has had fun and gotten a little messy baking and decorating Christmas cookies.

We listen to Christmas music and get silly during the song "We Need a Little Christmas," flicking flour toward one another on the word "need."

We always bake so many cookies that by the end we get tired of the classic Christmas shapes and get creative with new designs. I look forward to it every year. - **ELIZABETH BRALEY**

I love to cook and bake all year, but my favorite is making Christmas candies. - **LIZ OPFER**

Several years ago we started having prime rib on Christmas day and now it's standard. Before that I didn't know how easy it is to cook one, plus it feels like a treat. - **TERI ROEST**







Michelle and her husband Dave at Cornerstone's 30<sup>th</sup> Anniversary Party

## Christmas Traditions: **FAMILY**

On Christmas Day with my extended family, we take turns reading the Christmas Story out of the Bible before opening gifts. Currently we are working through the next generation of 29 great-grandkids doing the readings. It's important that we know the true meaning of Christmas. - **MICHELLE STAHL**

My favorite Christmas tradition is attending Christmas Eve candlelight service at church with my family. In the midst of the hustle and bustle of the holiday season, it offers a time of calm and quiet reflection on why we celebrate Christmas.

I enjoy the sense of wonder in my children's eyes when the candles are lit and the lights are turned off. - **STEPHANIE GERRITS**

I love going back to Britton to see my family and attending the Christmas Eve candlelight service at my hometown church. Afterward, my family goes home to all the Christmas treats and A Christmas Story on the TV. Christmas Day is spent at one of my grandma's houses watching football and opening gifts. - **JORY FLANNERY**



The Gerrits Family

My dad and I love The Polar Express and watching it together has become a cherished holiday tradition in our family. - **SARAH MICEK**

Every year around Christmas my family gets together to watch Christmas movies. Our favorites are Elf and National Lampoon's Christmas Vacation. Part of the fun is that we've watched them so many times we can all quote almost all the dialogue! - **EMILY THEIN**



Emily at Cornerstone's 30<sup>th</sup> anniversary party.

## Christmas Traditions: **GENEROSITY**

My family and I like to donate diapers to the Plus One Guidance Center for Christmas. Clean diapers are such an important necessity that often get overlooked. - **LIZ OFFER**



Every year Rainbow Preschool in Spearfish has a fundraiser selling wreaths to place on the graves at the Black Hills National Cemetery for Christmas. My husband and I both have family members who have been laid to rest there. I buy wreaths for each of them and then donate extra wreaths for others. The wreaths are placed after Thanksgiving by the family and friends of three boys whose mission originally started by making sure every grave site had a flower at Memorial Day. The name

of their mission, Memorial Day Mission by Zayne, Zander & Zaiden, has stayed the same, but they have expanded to include placing wreaths at Christmas as well. - **STEPHANIE GERRITS**

During the holiday season, my friends and I come together to spread cheer by pooling our money to purchase groceries for those in need at the local store. It's a heartwarming tradition that allows us to make a direct and meaningful impact in our community. As we fill our carts with essential items, we're reminded of the true spirit of giving during the holidays.

- **SHELBY BIEREMA**

Over the last few years, my family has made it a tradition to go out on Christmas Eve and give gifts to convenience store employees who are working that evening.

- **SHANNON NASER**



We find an angel tree at the mall or a school to buy gifts for.

- **DEBBY ENSTAD**





## Christmas Trees - BEFORE OR AFTER THANKSGIVING?

### BEFORE THANKSGIVING

My favorite decoration of all time is a beautifully lit up Christmas Tree. Although I love Thanksgiving, I will forever put my Christmas tree up as soon as it is acceptable - November 1st! - **EMILY THEIN**

I always put up my Christmas tree sometime before Thanksgiving. Then I keep my house smelling yummy throughout the season by simmering spices on the stove: cinnamon or cinnamon sticks, cloves, some type of citrus, water. I don't measure, just use your judgement. Simmer on low and add water as needed.

- **LIZ OPFER**

### AFTER THANKSGIVING

We like to decorate for Christmas the day after Thanksgiving. We usually have one tree upstairs and one in the basement near the fireplace. My husband likes to have "themed" trees, but I have so many special Christmas ornaments that I have received over the years, so I have another tree that I decorate with all of the special ornaments. We also have an old copper tub that we fill with greenery and I like to decorate that with lights and all of the snowman ornaments that I have collected over the years. - **SHELLI CARLSON**

Christmas is the only season that I decorate for, and we put up our tree and hang stockings right after Thanksgiving. As they say, what goes up must come down, so as a busy mom of three boys I don't go all out! Maybe I'll be able to do more when my boys are a little older and less destructive!

- **STEPHANIE GERRITS**

I always put up the tree after Thanksgiving. Also, I love Christmas music and tell my co-workers to get ready for endless Christmas music in the office the day after Thanksgiving. - **LORI MACK**

### BEFORE OR AFTER - AS LONG AS IT'S SPECIAL

I love decorating our home for every season, but Christmas gets a bit out of hand. I'm sure this comes from my mother who filled every wall, ledge, corner and tabletop with anything Christmas. I have a few favorite Christmas accents - nativities because that is the reason for the season, Santa because the symbol brings joyful anticipation, and cardinals because they are a reminder of loved ones who have passed away. - **GITA HENDRICKS**



Liz, Lori, and Stephanie



Debby, Jan, Jory,  
Emily, and Gita  
Rake the Town

We have a tradition (ok, it is my obsession) of getting a very large - 10' plus - real, Christmas tree. My wife (Shelly) always tries to talk me out of it, while my father encourages me to get the biggest and fullest tree possible. Then we struggle for several hours trying to get it set up straight and decorated. - **SHANNON NASER**



Since my daughter, Tere's passing, if I only put up one tree (out of the 6 I usually put up), it would be the kitchen tree she gave me for Christmas 5 years ago. All the decorations are small kitchen appliances (hand mixers, sieves, etc.) and I've added to that when I find an appropriate decoration. My sweet daughter-in-law even gave me a set of small s'mores snowmen to add to the tree. Makes me happy every time I see it. - **JAN TAYLOR**



## WILL YOU BE TRAVELING FOR THE HOLIDAYS?

My husband and I are taking our 3 kids to Cancun, Mexico!

We are all looking forward to laying on the beach, snorkeling and sunshine!

- **DEBBY ENSTAD**



Debby at Cornerstone's  
30<sup>th</sup> Anniversary Party

This holiday season is shaping up to be a wonderful blend of family time in Nebraska and a sun-soaked escape in Punta Cana. I'm looking forward to experiencing the magic of the season in both places and creating lasting memories.

- **SARAH MICEK**



In support of our Invest In People core value, Cornerstone offers team members eight hours of paid time off to volunteer in the community. In July, Elizabeth (middle) spent her volunteer hours working at the Dress for Success Closet Sale in Sioux Falls. Shelby and Sarah visited her on their lunch hour and supported the event with a little shopping!

Each year, my immediate family travels from Sioux Falls to Huron to spend the holidays with my grandparents and get together with family from all over South Dakota, North Dakota, and Minnesota.

I am looking forward to meeting my cousin's new baby, born just before Thanksgiving. Her baby girl is the first in the next generation, making my grandmother into a great-grandmother!

- **ELIZABETH BRALEY**



Do you have a book, movie, or song that has made an impact on your life that you recommend during the holidays?



Inspired by their visit to Elizabeth in July, Sarah (L) and Shelby (M) used their Invest in People hours of paid time off to volunteer at the Dress for Success Closet Sale in November. Gita stopped at the event and found a few items she couldn't leave without.

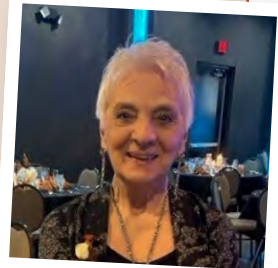
*The GAP and the GAIN is an inspiring book that explores the themes of personal growth and resilience, making it a perfect read during this time of year. Set in the backdrop of the holiday season, it tells the story of individuals who face challenges and setbacks but ultimately find strength and transformation. It's a reminder that, even in the face of adversity, we can turn life's gaps into gains and emerge stronger and wiser. This uplifting narrative encourages reflection and personal development, making it a great choice for the holiday season.*

- **SHELBY BIEREMA**

*Avalon, a 1990s movie about a refugee family. I came across it by accident the day after we buried my mother and it always comes to mind during this time of year. It reminds me of when our families came to Sioux Falls, and lived, worked, played and celebrated together. And the changes we've gone through over the years. A reminder of how important family...all family is.*

- **GITA HENDRICKS**

*I love the movie A Christmas Story, because it takes me back to a day of simpler times. It's a must watch for our family and then we quote lines from the movie throughout the season. A fun fact is that the movie has a dedicated fanbase and people dress up as characters from the movie and visit the actual house in Cleveland, Ohio where parts of the film were shot. You can also stay at the house ~ I'd love to do that!* - **SHELLI CARLSON**



Gita at Cornerstone's 30<sup>th</sup> Anniversary Party



Shelli & Sarah at Cornerstone's 30<sup>th</sup> Anniversary Party

## Year in Review

### CELEBRATING 30 YEARS OF SERVICE

Starting as a one-man shop in 1993 it's hard to believe we now have two offices and 19 team members to help you make a true impact and live the life you've imagined!

**30**  
1993  
2023  
CELEBRATING  
30 YEARS



Client Appreciation Event  
Feb. 4, 2023  
Dinner and Dueling Dvo Pianos



Toasting 30 years of  
dedication and trust.



Cornerstone's Wealth Advisors  
Gordon, Andrew, Jill



Shelli Carlson, Chief Experience Officer  
Gordon Wollman, Founder & CEO, CFS  
Wealth Advisor, RJFS  
Michelle Stahl, Partner, Chief Operating Officer, CFS  
Branch Associate, RJFS  
Jill Mollner, Branch Operations Manager, CFS  
Wealth Advisor, RJFS



# A few more highlights from 2023



Arizona Outreach Events -January 2023



Gordon and business leader Darren Hardy



Container Garden Workshops



Miracle Treat Day



Huron Day of Caring



MS Walk at Lake Byron



Huron Alzheimer's Walk



Breast Cancer Walk



Client Advocate concert featuring  
Sean Johnson & the Big Band Experience

In a world filled with challenges, we firmly believe in the power of taking action and making a transformative difference. One guiding principle remains close to our hearts: **"Invest in People."** This belief isn't merely a sentiment but a driving force that inspires us to establish deep connections and foster a positive impact.

**Throughout this newsletter you've seen pictures of volunteering and sponsorships Cornerstone has supported in 2023. In addition, we donated to the following charities and organizations:**

Alzheimer's Association  
American Cancer Society  
Byron Bible Camp  
Call To Freedom  
Children's Home Society  
Covenant House  
Dress for Success Sioux Falls  
Edith Sanford Breast Center-Survivorship Donation  
Feed The Children  
Feeding South Dakota

HRMC Foundation  
Huron Christian Church  
Huron MS Society  
Inspiration Point Christian Camp  
James Valley Christian School  
Jan Manolis Family Safe Center  
Junior Achievement  
Kingdom Capital Fund  
Plus One Guidance Center  
Rising Rock Rodeo Bible Camp

**WE INVEST IN PEOPLE™**  
CORNERSTONE  
FINANCIAL SOLUTIONS, INC.

SDSU Foundation  
Sioux Falls Area Humane Society  
Sioux Falls Prayer Breakfast  
Sioux Valley Optimists Club  
Sleep in Heavenly Peace  
South Dakota Military Heritage Alliance, Inc.  
St. Joseph's Indian School  
Stephen Siller Tunnel to Towers Foundation  
World Hope International

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HURON, SD 57350



## HOLIDAY HOURS

**Dec 25 & Jan 1**  
**Both offices and the**  
**markets are closed**



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## Team News

New roles and team members helping us continue to raise the bar on the service and value we provide to you and your family.



*Alyssa Kirk was promoted to Associate Advisor.*



*Shelby Bierema, FPQP® was promoted to Manager of Client Relations.*



*Jory Flannery joined the Wealth Management Team as Assistant to the Wealth Advisor.*



*Liz Opfer joined the team as Personal Assistant. Liz works in the Huron office.*

## SAVE the DATE

### The Power of Your Purpose in Life

*Featuring Speaker Melanie Brown*

**FEB 12**

HURON

**FEB 13**

SIOUX FALLS

TIMES AND LOCATIONS TBD

**YOUR LIFE HAS PURPOSE.**  
**YOUR STORY IS IMPORTANT.**  
**YOUR DREAMS COUNT.**  
**YOUR VOICE MATTERS.**  
**YOU WERE BORN TO MAKE AN IMPACT.**

*Inspirational author, dynamic speaker, and legacy coach, Melanie Brown is known for her contagious energy and interactive style. She's been captivating audiences in the Midwest and around the country with her characteristic blend of humor and storytelling for more than 20 years.*

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