

Hello family and friends!

January 2024

It's a brand-new year with brand new opportunities, travels, gatherings, and experiences for your 2024 journey. We are so glad you have chosen Solid Wealth to journey with you! And it makes us smile A LOT when you share those experiences with us. Thank you!

2023 certainly was a busy year when it came to events and experiences. We had a lot of input from most of you and that was helpful in the planning. We want to always bring something new and insightful whenever we all come together.

As always, this quarter contains lots of travel ideas, travel tips, upcoming events, some yummy recipes and of course, lots of information and ideas for you. We are always looking for great ideas of events, information, tips etc. to share with each other. Email us or give us a call with that idea so we can add it in the next newsletter!

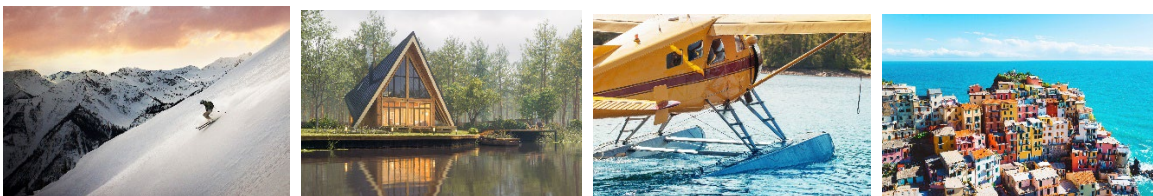


Candidly, we know there are people out there who aren't hearing from their advisor as often as they should and who are concerned if they are positioned appropriately for the current environment. Whenever you sense that we could provide value to someone who is important to you, please don't hesitate to have them reach out to us. We have a **"Ask us Anything" philosophy – no obligation policy.** Call us 208-350-7283 or email us: team@solidwealthco.com

Have them check out our website for Who we are, What we do, How we can help. Lots and lots of resources and answers! **Remember, this and all our other newsletters are out on our website:**

www.solidwealth.com

And...on the website, if you click on the RESOURCES tab, you will see we have included quite a lot of the white papers as well as LOTS of **travel tips** from our sources. Check it out – and again, don't hesitate to pass along our site to friends and family!





**SOLID
WEALTH**
KEEPING YOU ON TRACK

Office Hours

Monday through Thursday 9:00 am to 5:00 pm / Friday 9:00 am to 1:00 pm

**Office, Phone or Zoom Appointments are available on a
Tuesday, Wednesday or Thursday**

2024 Holiday Closings

- January 15th – Martin Luther King Day
- February 19th – Presidents Day
- March 29th – Good Friday
- May 27th – Memorial Day
- July 4th & 5th – Independence Day
- September 2nd – Labor Day
- October 14th – Columbus Day
- November 11th – Veterans Day
- November 28th – Thanksgiving
- November 29th – Day after Thanksgiving
- December 25th – Christmas Day
- January 1st – New Year's Day (2025)

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Client events and Guest opportunities



State of the Union

Client and Guest Event

BSU Sky Center

February 15th

5:30 – 9:00 pm

We will begin the year with our Annual State of the Union dinner event on **February 15th at the BSU Stueckle Sky Center**.

Our speaker? We are pleased to announce that the President of Bison Advisors, Victor Wilkerson, will be here to give us background and history of Bison and the Pegula family and how it is a great advantage for us and the TruAdvice team! We will also have the opportunity to 'walk the Blue field'! So...**SAVE THE DATE!**

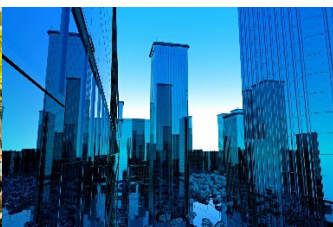
March 21st – we have a Lunch and Learn for you and guests. The topic? Preplanning your funeral arrangements. I know...not a happy topic; however, a very important topic. We have several families who have looked ahead to do the basic planning giving the family an outline of what their wishes are and how to implement them. Our speaker has years of knowledge and experience. Box lunches, great speaker. 11:30-1:00 pm at Silverstone. **Save the Date!**

September or October – our exciting History event. Dates and locations are in the works. We have received several suggestions on speakers...but if you have a suggestion, please reach out to Pam soon. It's always a joy to put this event together and always a challenge to exceed the previous years experience.

Social events – we are working on several Lunch or afternoon gatherings to simply get together and enjoy beverages and appetizers or lunch. As they come together, we will be sending out announcements!

Our **money managers** are looking forward to bringing you updates as the year progresses. We are coordinating dates and times in the Spring and Summer and early Fall. Stay tuned!!!

Dinner workshops for those seeking answers and who do not have an advisor are scheduled for January and April. Click on 2024 Calendar under the ATTEND AN EVENT tab on our website (www.solidwealth.com)



THE SHARING CORNER...

BOGUS BASIN www.bogusbasin.org Bogus Basin Mountain Recreation Area is a ski area in Boise County, Idaho, 16 road miles north-northeast of the city of Boise. Many of you are very familiar with the fun that can be had up the mountain. Check out the website for snow conditions, tickets, activities and everything you need to know!

Back Country Yurt Adventure in Idaho City <https://visitidaho.org/travel-tips/a-backcountry-yurt-winter-adventure-in-idaho-city> - Tucked into the backcountry of the Boise National Forest just outside of Boise is an incredible winter family adventure. The Skyline yurt offers views that leave a lasting impression at any age. The stillness of a landscape blanketed in white invites a truly restful stay, away from distractions of any kind. It is all yours to enjoy from the comfort of a toasty warm hut with wood burning stove. Click on Visitidaho.org and find the YURT article with all the details you need to plan your get away!

AAA magazine has a great article on the Teton Valley (www.AAA.com and find the current articles for Jan/Feb) – *“Often referred to as ‘the quiet side of the Tetons,’ the Teton Valley mountain-town community is a mecca for first time travelers and longtime visitors. Simply put, there is something for everyone under the banner of Old Man Winter’s wonderland. Teton Valley is located along the eastern border of the Teton Range with the Big Hole Mountains to the west and ‘just over yonder, lies Jackson Hole’ as the saying goes. Carved by ancient glacial ice, the valley is home to generational pioneer farm and ranch families who mix and mingle among hardened, high elevation adventurers. The valley straddles both Teton County Wyoming, home to Grand Targhee Resort and Teton County, Idaho. In the valley, find groomed trails leading to unimaginable views and vistas. Yes, even in the winter. Averaging more than 160 inches of the world’s finest snow in the high country during the deep of winter, Teton Valley is home to three unique cities – Teton, Driggs and Victor, Idaho and includes the small community of Alta, Wyoming”* (by Jeannette Boner)

Museums to consider:

Deschutes Historical Museum in Bend Oregon www.deschuteshistory.org
Western Antique Aero plane and Automobile Museum in Hood River, Oregon

www.waaamuseum.org

Independence Heritage Museum in Independence Oregon www.orheritage.org

Idaho Potato Museum in Blackfoot, Idaho www.idahopotatomuseum.com

BOISE ART MUSEUM – www.boiseartmuseum.org – check out the art classes for Seniors!!!

McCall’s Winter Carnival and Festival is one weekend only! February 23-25th. If you haven’t been yet...well, you just gotta go! Dress warm!



Six things you should never bring on a Cruise by Caroline Morse Teel

Cruises offer passengers convenience and comfort, but the confined spaces and unique on-board environment require a different packing strategy. It is crucial to remember that not everything you would typically bring for a land-based trip is suitable for life at sea.

Next time you cruise, leave these items behind – or risk having them confiscated or even thrown away:

Alcohol – Although most cruise lines allow you to bring some alcohol on board, it is usually limited to one bottle of wine. Beer, hard liquor and hard seltzers are typically forbidden. If you try to smuggle alcohol on a cruise, it will either be confiscated and returned to you at the end of your voyage or disposed of.

Certain Electrical Appliances – a fire at sea could be catastrophic, so cruise companies are strict about what electrical appliances you can bring aboard. Anything with a heating element such as irons, clothes steamers, heated blankets, hot plates, coffee machines, etc. is typically forbidden as it could be a fire hazard. Small electrical appliances like hair dryers and curling irons are usually allowed, but it's always safest to check with your cruise company directly before sailing.

Weapons and sharp objects – when packing for a cruise, you will need to follow many of the same rules that apply when packing for a flight. Weapons and novelty weapons (like toy guns) are prohibited, as are sharp objects like knives and scissors.

Homemade Food – although bringing food on an all-you-can-eat cruise may feel redundant, if you have allergies or special dietary requirements, you may feel more comfortable packing some emergency snacks. You can bring all of the prepackages, non-perishable food aboard that you want (like candy, protein bars, etc.), but homemade food is not allowed – so don't bring grandma's special birthday cake on the ship to celebrate.

CBD and Marijuana – Since marijuana is illegal under US federal law, it is banned from all cruise ships – even ones departing from states that have legalized the drug. This ban extends to CBD products such as massage oils or sleep medications, so read the labels carefully before you pack.

Drones – all cruise lines prohibit using drones on the ship and the majority do not allow drones to be brought on board at all. *Carnival* and *Royal Caribbean* are the only two cruise lines that allow guests to pack drones – as long as they are only operated on land outside of the port area and never flown from the ship. *Carnival* even requires all passengers' drones to be kept with the Chief Security Officer and checked out when the owner wants to use them.

Travel tips from Barbara!



With many years of experience as a travel agent, Barbara has access to many travel tips and great ideas for your next trip or excursion. We will feature these each quarter in this newsletter and post them on our website as well. Here is her take for 2024:

“Europe is still extremely popular and requires lots of advanced planning and reservations. Don’t forget that Paris is hosting the Olympics!! When you are there, small canal boat cruises are wonderful in France.

The Nordic countries are popular as is Scotland. Try Malta, Sicily, Montenegro, Patagonia. And we recommend both the Argentina side and Chili side of South America. African safaris are also popular. Japan is also a great destination.

Have you thought of an Expedition cruise? They go just about anywhere.

In the US, dude ranches have always been popular, and we suggest Idaho Rocky Mountain Ranch (www.idahorocky.com).”

If you do not have a travel agent, please feel free to reach out to us for her contact information.

Vacations By Rail www.vacationsbyrail.com “Touring Europe on your own is an experience of a lifetime - one that whisks you to centuries-old destinations brimming with culture and offers endless opportunities for extravagant adventures. Whether you want to explore Scotland’s highlands, taste the cuisine in Italy or ride along Switzerland’s iconic trains, we have a vacation for every kind of traveler.” As a side note, they have rail trips for our west coast and even northern Idaho over to Washington. Just go to their site and type in your interest.

Costa Rica – Manuel Antonio National Park; Osa Peninsula; Nicoya Peninsula; Central Highlands. Check out what travel deals are available either by internet or your travel agent.

***If you are planning to travel to Europe in 2025, please read this:

The EU ETIAS is a new travel authorization required for international travelers visiting Europe. The system is expected to go into effect in 2025 for travelers who are 18 to 70 years old. ETIAS will be required to enter 30 European countries, including popular vacation spots like France, Germany, Iceland, Netherlands, Greece, Portugal and more.

https://travel-europe.europa.eu/etias_en

Chicken Tortilla Soup

We tried this before Christmas when building Gingerbread Houses and it was A HIT!! And my guys are picky and love it spicy (which I always leave out a selection of hot sauces for them to add. I did NOT add the Hominy as it is not a favorite with them. Pam) This comforting chicken tortilla soup with shredded chicken, black beans, and corn is quick to make, full of flavor, and very filling! Garnish with chopped fresh avocado, Monterey Jack cheese, crushed tortilla chips, and green onion. Recipe by **Star Pooley** **Prep Time: 15 min Cook Time: 25 min Total time: 40 min**

Ingredients

- 1 tablespoon olive oil
- 1 medium onion, chopped
- 3 cloves garlic, minced
- 1 (28 ounce) can crushed tomatoes
- 1 (10.5 ounce) can condensed chicken broth
- 1 ¼ cups water
- 2 teaspoons chili powder
- 1 teaspoon dried oregano
- 1 (15 ounce) can black beans, rinsed and drained
- 2 large boneless chicken breast halves, cooked and cut into bite-sized pieces
- 1 cup whole corn kernels, cooked
- 1 cup white hominy
- 1 (4 ounce) can chopped green chile peppers
- ¼ cup chopped fresh cilantro
- ½ cup crushed tortilla chips, or to taste
- 2 medium avocados, sliced, or to taste
- ½ cup shredded Monterey Jack cheese, or to taste
- 2 tablespoons chopped green onions, or to taste

Directions

1. Gather all ingredients.
2. Heat oil in a stockpot over medium heat. Add onion and garlic; sauté until soft, about 5 minutes. Stir in chili powder and oregano.
3. Stir in crushed tomatoes, condensed broth, and water; bring to a boil. Reduce heat and simmer for 5 to 10 minutes.
4. Stir in black beans, cooked chicken, corn, hominy, chili peppers, and cilantro. Simmer for 10 minutes.
5. Ladle soup into individual serving bowls, and top with crushed tortilla chips, avocado slices, Monterey Jack cheese, and green onions.

Tasty Toothpick Appetizers

Ingredients

- toothpicks
- ½ pound fully cooked kielbasa or Polish sausage, cut into 1/2-inch pieces
- 1 (10 ounce) jar red or green maraschino cherries, drained
- 1 (5 ounce) jar small green olives
- 1 (8 ounce) package processed cheese food, cubed

Directions: Onto each toothpick, place one piece of sausage, one cherry, one olive and one cube of cheese. Arrange them neatly on a plate. Eat the entire contents of the toothpick at once, but don't eat the toothpick!



BaumKuchen

We thought we would give you a challenge this quarter...A true Swiss Baumkuchen is almost impossible to make at home. It requires a rotating spit, and almost a gallon of batter, and loads of time. This is a smaller version, although it too takes time. The results taste a little like a Kit-Kat bar. The many layers will remind you of the famous Dobostorte. Recipe by **Kevin Ryan**

Prep Time: 30 mins **Cook Time:** 40 mins **Additional Time:** 20 mins **Total Time:** 1 hr 30 mins

Ingredients

- $\frac{7}{8}$ cup unsalted butter, softened
- 1 cup sifted confectioners' sugar
- $\frac{7}{8}$ cup cornstarch
- 5 $\frac{1}{2}$ ounces almond paste
- 1 $\frac{1}{2}$ teaspoons vanilla extract
- 1 pinch salt
- 2 egg yolks
- 6 egg whites
- $\frac{3}{4}$ cup white sugar
- $\frac{3}{4}$ cup all-purpose flour
- 9 (1 ounce) squares semisweet chocolate
- 2 $\frac{1}{2}$ teaspoons vegetable oil

Directions

1. Butter a 9-inch square metal pan. Place a sheet of parchment paper in the bottom. Butter the parchment and flour the whole pan. Position the rack of the oven to the lowest level and preheat the broiler.
2. In a large bowl, cream the butter or margarine until light and fluffy. Add in the almond paste in small chunks; beat until smooth. Add the confectioners' sugar, cornstarch, vanilla, and salt. Beat in the yolks one at a time, beating well after each addition. Beat until smooth.
3. In another bowl, beat the egg whites to soft peaks. Add in the sugar slowly while continuing to beat the meringue to stiff, glossy peaks. Fold the meringue into the yolk mixture. Sift the flour over this, and fold in.
4. Spoon a small amount of batter onto the parchment in the baking pan. With a pastry brush, paint the batter on. You want to cover the paper completely but have a thin layer. Place under the broiler and cook until light brown; this should take about 1 to 2 minutes. Brush another layer of the batter over the cake, and place under the broiler. Continue on in this way until all of the batter is used. Cool completely. Turn the cake out of the pan and trim the edges clean.
5. In a double boiler, combine the chocolate and the oil. Heat until the chocolate is smooth. With a pastry brush, brush one side of the trimmed cake with some chocolate. Don't make it too thick. Allow this to harden. Turn the cake over and brush the other side. Allow the cake to set. Cut the cake into 6 narrow strips, each about 1-1/2 inches wide. Brush the sides and top with the glaze and allow to set. Store in the refrigerator but serve at room temperature.

What's up Dirk?

2024 holds a lot of promise and it was really cool to have our first Christmas in our new home out in the foothills. My property and house seem to have a never-ending list of things I want to do or improve on. That is perfect for me, as I don't sit around really well.

Dr. Wall is now fully practicing emergency Veterinarian Medicine at a 24/7 hospital in Asheville, NC. She loves the action that goes from nothing to some sort of scene out the hit TV show Mash... but with animals instead.



Younger Daughter Sienna is still Streaming, and her online handle is Pumpkin. She has taken that multi-tasking skill and is also a 911 operator in Emmett. She seems to be getting the graveyard and swing shifts, but somehow this night owl seems to handle it well.

My bride Stacey is still a Boise State Fan, in spite of her untimely trip on the bleachers late last year ending up with a broken ankle. She doesn't much like the nickname I have been using - "Moonboot" – when describing the giant support boot she has been living in for a couple of months.



The sunrise and sunset out here in the foothills has been picture perfect!

What's up, Pam?

Dirk was kind enough to let me out from behind my desk to really get out and see friends and family and explore this wonderful state this year. Four trips! Wow!

In November I flew out to Illinois to stay with my sister. Since her birthday fell in the middle of my visit, I called my kids in Nashville, Tennessee and we arranged to meet halfway to surprise her with a fun and noisy birthday lunch. We ended up meeting in Paducah, Kentucky at Longhorn and oh my goodness! Such fun and she had a blast! They love their Aunt Gail and did it up big with balloons and lots of cards and jokes! For me, it was wonderful to see my Tennessee kids – and those grandsons are as tall as their dad. They are doing well and enjoying the southern temps. Spring there is gorgeous!

I also spent two days with my best friend and her husband outside St Louis and 'chick time' was the priority! Love that we can pick up where we left off! After almost 50 years, we know waaaay too much about each other and the time spent is pretty darn precious!



The holidays were packed with Thanksgiving meals, Christmas meals, building Gingerbread houses (now THAT was a blast), seeing the lights and a wedding announcement! My 21-year-old grandson finally popped the question and Chloe said yes – the wedding is in May. Can we say excitement??? And... I suspect his brother is soon to make an announcement as well. I will keep you posted!



It's been a fun and crazy year for sure. I won't be traveling as much in 2024. With the wedding in May, and the annual camping in July, as well as several other weddings in the mix (grandnieces and nephews), everyone will be traveling HERE instead. Looking forward to hearing about and seeing all of YOUR trips this year. Thank you for sharing with us!



BISON/TRUADVICE TEAM MEMBERS

Our back-office team at Bison/TruAdvice plays a vital role in your income plan, investment plan and overall portfolio. As Dirk interacts with them to formulate and monitor growth, changes, withdrawals etc. we are featuring several staff members this month:

David - 2024 started with a new addition to my family... Cooper, a 1-year-old Husky mix that was rescued from Satchel's Last Resort and Sanctuary. Cooper was picked up as a stray back in November and had been looking for a new home. I went to "look" at him one rainy day and the rest is history...

Mike - What a year 2023 has been! So many exciting and big life changes occurred over the past 12 months. First and foremost, I am thrilled to be part of the team here at TRUADVICE as a Financial Advisor! After 12 years of playing Professional Golf, and the past 4 years on the European Tour, I found a new passion in life. I look forward to serving new and existing clients here at TRUADVICE.

Bianca - We celebrated the 2023 Holidays with a busy December. We had our amazing client holiday event at my parents' house followed by our team holiday party the next week. We had a Hibachi chef come to my parents' house and we all enjoyed a fun and delicious dinner to celebrate a great year with our TruAdvice team. Next up was Justin and my 1st wedding anniversary. I can't believe it's already been a year! It has flown by, which I guess is a good thing?! We went away to the mountains in Cashiers, North Carolina for a little anniversary get away and brought Moose so he could enjoy the fresh mountain air. After a relaxing week away it was officially Christmas! Savannah got a new rescue dog, Lucy, just days before Christmas so we welcomed her into our family for her first Sleight family Christmas. She is such a love! I try not to give her too much attention, so Moose doesn't get jealous, but she loves to cuddle so it's hard to resist! We had such a great few days with family celebrating with some amazing gifts and lots of delicious food. The most exciting news we received this holiday season is that our little family will be growing in 2024, as we are expecting our first baby in the Fall!

To the Solid Wealth families...We here in the warm state of Florida send our greetings – so glad to be part of your team!

Back row: David, Nick, Samantha, Dan, Ross, and Bonnie. Front row: Bianca, Chris, Savanna, and Renee