

Hello family and friends!

April 2024



Spring is here! The flowers are blooming, the weather is gorgeous and camping enthusiasts have already enjoyed a trip or two. If you are into road trips, our guess is that you have already embarked on a few already. So many places to go and see and experience here in Idaho!

Researching travel tips and ideas for this newsletter has produced some awesome possibilities for the Treasure Valley and Idaho and beyond. Check out what we have discovered. As for client events, we have a Lunch and Learn coming up in May, we are thinking of doing something over the summer and, of course, our history event for the fall is starting to come together. And let's not forget one of the favorite food events – cooking at JUMP! Yep, we are looking into that as well.

Found a few recipes that should tantalize your taste buds as well as some ideas on family get togethers.

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**
YOUR FINANCIAL ADVOCATE

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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What's the process when a Trust (or Estate) is IRA Beneficiary?

The same conversation has understandably been repeated many times. The questions are similar: “What do we do when a trust (or estate) is IRA beneficiary? How do we set up the account? Aren't we now stuck with the high trust tax rates? Of course, there is not enough space here to get deep into the weeds, but there are some foundational considerations to cover when it comes to this confusing topic.

Account Ownership – When a trust or estate is named as IRA beneficiary, then the trust or estate is the beneficiary. The beneficiary is NOT the trust beneficiaries or the beneficiaries of the estate. We do not get to automatically disregard the trust or estate and set up an inherited IRA for any of those people (assuming they are people). In fact, we must set up a trust-owned or estate-owned inherited IRA. The trust or estate oversees the account – or more specifically, the trust trustee or the executor of the estate is in charge. For a trust-owned inherited IRA, the titling of the account might be something like: “William Smith IRA (deceased June 1, 2021) F/B/O Adam Johnson, Trustee of The Smith Family Trust, beneficiary.”

Payout Rules – An estate is a non-designated beneficiary, or what I like to call a ‘non-person’ beneficiary. When a non-person inherits an IRA, there are only two possible payout structures (not counting a lump sum distribution): the 5-year rule or the ‘ghost’ rule. Which payout rule applies depends on when the original IRA owner died in relation to his required beginning date (RBD). The RBD is April 1 of the year after the year a person turns 73 (or whatever RMD age was in effect at the time, e.g., 70-1/2 or 72). When death is before the RBD, we get the 5-year rule. There are no required minimum distributions (RMDs) during the 5 years. The account must simply be emptied by the end of the fifth year after the year of death.

When death is on or after the RMD, we use the ghost rule. Annual RMDs apply to the estate-owned inherited IRA based on the deceased IRA

owner's remaining single life expectancy, had he survived. Use the dependent's age in the year OF death to find the initial factor. Then subtract one from this factor for each successive year.

If a trust is named as IRA beneficiary, and if that trust passed the 'look through' or 'see-through' rules, we can avoid the 5-year/ghost payouts. With a see-through trust, we can 'look through' the trust to the trust beneficiary and use that person's status to determine the payout applicable to the trust-owned inherited IRA. For example, if the trust beneficiary would be subject to the 10-year rule, then we use that. If the trust beneficiary qualified as an eligible designed beneficiary (for example, because she is disabled), then we can apply that person's age for full lifetime RMD stretch payouts from the trust-owned inherited IRA.

Taxes – It is often assumed that with a trust or estate as IRA beneficiary, high tax rates will automatically apply. For comparison purposes trusts hit the 37% bracket in 2024 when ordinary income exceeds \$15,200. A married couple, filing joint, doesn't hit the 37% bracket until income exceeds \$731,200. But the high trust tax rates only apply when payouts from the trust-owned inherited IRA remain in the trust account. Such is not always the case. Oftentimes, dollars paid out of a trust-owned (or estate owned) inherited IRA will flow through the trust or estate and be distributed to the trust or estate beneficiary. This allows the taxes due to be shifted to these beneficiaries at whatever the personal tax bracket may be.

When a trust or estate is the beneficiary of an IRA, there are special rules that must be followed. Things can get complicated quickly. Before haphazardly opening new inherited accounts and bouncing IRA money around, it is important to understand some basic concepts – *like ownership structure, applicable payout rules and taxes.*

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Traveling with Medications: What you need to know by Lindsay Tigar

If you are heading out on a long trip or moving abroad and you rely on prescriptions, it is vital to your health to know the rules about traveling with medication. “Millions of Americans are dependent on medicines and with the globalization of travel, access to prescription medicine is even more crucial,” explains Dr. Robert Quigley, senior vice president and regional medical director at International SOS.

From how to get more than a 30-day supply of pills to what you will need from your stateside doctor to get a prescription abroad here’s advice from international healthcare experts about traveling with medication.

Bring a note from your Doctor – Dr. Christopher C Hollingsworth, MD, a general and endovascular surgeon who has practiced in Europe and the United States, says it is unlikely you will get stopped at customs or border control because you are carrying more than a month’s supply of medicine. However, having an official prescription on hand when traveling with prescription medication is never a bad idea.

“In general countries honor the rights of travelers to transport their prescribed medications with them,” Dr. Hollingsworth explains. As long as you have supporting documentation about your medical condition (ID cards or a letter from a physician) you are unlikely to have a problem.

Dr. Brendan Anzalone, a Doctor of Osteopathic Medicine and the president and chief medical officer at AeroMD Air Ambulance, suggests going digital with these forms as they can get lost or creased throughout your travels. This will ensure you won’t have to go diving if you are questioned.

Keep Medicines in their Original Bottles – Again, while its unlikely you will face any sort of issue when you are flying with medication, Dr. Anzalone still recommends keeping your pills in the original bottle – complete with the sticker on the front with your name and doctor’s name – as an extra safety precaution. “Carrying your medication in its original prescription bottle with a label on it from the pharmacy is helpful if there are any questions in the security line,” he explains.

If you don’t have room in your luggage for the full-size bottles and must downsize, you can pack a small day-of-the-week pill organizer rather than several bulky bottles. Ensure you have documentation from your physician to avoid any potential issues. Paul Tanenbaum, R. Ph, a retired pharmacist, offers this tip if your original prescription bottle is too large; “make friends with your pharmacist and see if he or she could make you a smaller travel-size bottle for you to fill up.”

Learn the laws Around Traveling Internationally with Medications – The recommendations for domestic trips also apply to traveling abroad with medication. When flying internationally with prescription medications, the US Department of State recommends storing medications in their original labeled containers and bringing a copy of a doctor’s letter to show customs officers and other officials if necessary. The prescription should note the brand and generic name of the drug.

If you are taking an unusual drug or one that contains narcotics such as sedatives, carry a note from your doctor explaining what the medication is and why you need it. Note that some over-the-counter drugs legal in the US may be illegal elsewhere. For example, painkillers containing codeine are prohibited in the United Arab Emirates. Always double check before you fly.

Exercise Caution with Herbal Medicines - Flying with herbal medicines or supplements to international destinations can be tricky since each country has its own laws about what is allowed in. To find out what may be restricted in the countries you will be visiting or transiting through, refer to the Embassy Website (<https://www.embassy.org/embassies/>) or contact local consulates.

Make sure herbal remedies and Ayurvedic medicines are in clearly labeled, well-sealed containers, preferably in original bottles. Although the TSA doesn't require it, it may be helpful to bring a doctor's note explaining your remedies intended use. Keep up-to-date with any changes in TSA rules by downloading its free MyTsa app (iOS or Android)

Now that you have the prescriptions you need and the note from your doc to prove your case, it's time to pack. Depending on how much medicine you need each day, you may be tempted to shove your pill pack into your checked bag, but Dr. Anzalone warns against it: "It is best to keep medications in your carry-on baggage. If your checked baggage gets lost, you will still have your prescription medications with you. Remember some aircraft cargo holds are not temperature controlled, which may affect temperature-sensitive medication."

If you are worried about bringing medication that must be refrigerated (like insulin for example) on a plane, Dr. Hollingsworth offers the TSA regulations on cool packs that are allowed through the gates. "Domestically, gel-cooling packs are allowed if frozen at time of presentation to security," he notes.

Liquid medications (prescription or over the counter, like saline solution or eye drops) are not subject to the TSA's three-ounce limits. However, you are required to declare anything over that amount to security officers and present it for inspection.

You may also travel with accompanying items, such as IV bags, pumps, and syringes, as long as they are declared before you begin the screening process. All of these items will be X-rayed unless you request a manual inspection.

Bring Extra Medication – Dr. Hollingsworth's rule of thumb is to bring twice the amount of medicine you need and to separate the bottles between your carry-on and your personal item. Why? Two words: flight troubles. "Changes or delays can have a butterfly effect that can have repercussions for the rest of your trip. Plan for the unexpected and pack extra medication you might need for an unplanned longer stay," he says.

Exercise caution when flying with Narcotics – If you are traveling with any type of prescribed narcotic used to relieve pain, such as Vicodin, Oxycontin, Percocet, or codeine, you might want to bring your prescription documentation as well as a doctor's note. Though this is not required by the TSA, it may prove helpful when getting through security. Since these types of drugs are widely abused, security screeners may be suspicious if they are unaccompanied by the proper paperwork. Having the original prescription will prove the pills' necessity and avoid any further delays or additional questioning.

The trouble of traveling with only a doctor's note is that unless it was written in the previous month, it may lose validity. Prescriptions are clearly dated and include the signature of your doctor. Simply make a photocopy of each prescription before you have it filled. The photocopied version will be null and void, but this does not alter it as a valid document.

Be Strategic About your Meds – If your carry-on is just too heavy to meet those puddle-jumper restrictions, Dr. Hollingsworth challenges you to be strategic. While you might want to take your mini-sized bottle of Advil, those sorts of medications are available everywhere.

“Give priority to any medications that are vital to your functioning or survival. Asthma inhalers, diabetic medications, anti-seizure medications, and blood pressure medications come to mind. Make sure to bring medications that have rebound or withdrawal symptoms if you run out,” he says. “A trip is not a good time to see how you function without your arthritis or anti-anxiety medications.

Consider Travel Insurance – Many factors influence whether you should purchase travel insurance. How long will you be traveling? Where are you going? Will you be lounging by a beach for a week or undertaking adventure activities in a rainforest? Do you have ongoing medical conditions that might need care?

If you need health insurance for your trip, Dr. Quigley recommends exploring your options before heading overseas to determine what policy and plan are best for you. You can also work with assistance companies, like International SOS, to help you if you are struggling with a health situation overseas.


Make a Date with your Doctors – If you are leaving the US for an extended time, in addition to getting foreign currency and shedding tears at your farewell party, you should schedule pre-departure appointments with your doctors. During these visits, get a full physical and begin a discussion about your wellness needs while traveling. Work with your physician to plan for the medications you will need. Medical professionals can help you secure more than a 30-day supply of any medicines along with the necessary paperwork. They can also offer advice about what you need to bring to keep your health top notch.

Find the Loopholes for Refilling Prescriptions Overseas – Dr. Quigley explains that prescriptions cannot be filled abroad, nor can your primary care doctor call in a prescription for you. But there is a way around it: Know the generic forms and other names of the same medicine. Depending on the country, you may be able to get the medicine without a prescription. As an example, Dr. Hollingsworth was able to walk into a pharmacy in Paris and receive antibiotics for a pal with a serious ear infection – no note required. Even so, packing a few ‘just in case’ prescriptions before you leave will help ease your worries. Your primary care doctor or a travel clinic can help you navigate the options.

Tanenbaum recommends caution: “If you must obtain your meds from somewhere other than your US pharmacy beware that there is a major problem of counterfeit drugs out there.” He also notes that brand generic drug names may differ from one country to another: “The same name may be for a totally different medication; if you have to get some while overseas, it may not be what you usually take so that it does not treat your medical condition and may actually be dangerous for you to take.” Make sure you are visiting a reputable pharmacist (ask for a recommendation from your hotel or the local tourist board) and that you double-check whether the drug you are requesting actually treats your condition.

Most importantly, Plan Ahead – Plan ahead, especially if you are switching time zones and have to take medicine at a certain time of day. “Have a medical itinerary run parallel to your day-to-day travel itinerary. Plan out the nearest towns where you are going to be and identify the best providers for you based on your specific medical needs. Don’t let it be a fire drill when you get there,” recommends Dr. Hollingsworth. “If you know in 30 days that you need to have a prescription refilled, and you know where you will be within that time frame, then research which medical professional will be best for you. Do your homework.” It just may save your trip – or even your life.

THE SHARING CORNER...



Spring Getaway to Moapa Valley, Nevada A patchwork of horse farms, hay fields, and pomegranate trees, Moapa Valley is the rural backyard of [Las Vegas](#). Valley of Fire State Park—about 50 miles northeast of the city—is the star attraction year-round, but spring's mild temperatures make it easy to explore newer and lesser-known spots.

Powerful forces of wind and water carved the giant sedimentary rocks at [Valley of Fire State Park](#) into shapes as fantastic as an elephant's head. A half hour hike on the Fire Wave Trail leads to hypnotically undulating hills that evoke strawberries and vanilla ice cream in a parfait glass.

See the rare Moapa dace, a tiny, endangered minnow, at [Moapa Valley National Wildlife Refuge](#)*. A viewing area below the water level of a natural stream reveals the turbulent life of this bronze-colored fish. Along various trails, you can also spot Gambel's quail, vermilion flycatchers, roadrunners, and cottontail rabbits. **The refuge is only open to the public Labor Day to Memorial Day on Fridays, Saturdays, and Sundays from sunrise to sunset.*

Best Outdoor Sculptures in the Southwest: [Seven Magic Mountains](#). Swiss artist Ugo Rondinone arranged [33 brightly painted boulders](#) (some weighing upwards of 28 tons) in seven vertiginous stacks in the desert about a half-hour's drive south of the Las Vegas Strip. According to the artist, it's "a creative critique of the simulacra of destinations like Las Vegas"—meaning you could compare the garish yet spare work to the bright neon towers not far to the north. **How to See It:** Directions are [available online](#). There's a parking lot but no other facilities; be prepared for a raw desert environment. There are some interpretive signs, and you can also call (702) 381-5182 for a phone-based guide.

Four Seasons in Sisters, Oregon – This former lumber town, named for the Three Sisters peaks which serve as the town's stately backdrop is about 20 plus miles northwest of Bend. An 1880's style storefront theme was adopted by the City Council as part of its zoning ordinance in the early 1970's. Locally owned boutiques and sweet shops still line Cascade Ave and Sister Bakery continues to have a steady line out the door. Some destinations to consider: Five Pine Lodge and Spa, Hiking to the top of Black Butte, The Sisters Rodeo on the second weekend in June, Big Ponderoo is an outdoor celebration of bluegrass and Americana music, the Quilt show in July, Three Creek Lake Campground is always a great place to relax and Sno Cap Drive In on Highway 20 takes you back to the 1950's with their menu.

Museums to consider:

Military Museum here in Boise,, Idaho: <https://museum.mil.idaho.gov/>

Potato Museum in Blackfoot, Idaho: <https://www.idahopotatomuseum.com/>

Museum of Idaho in Idaho Falls, Idaho: <https://museumofidaho.org/>

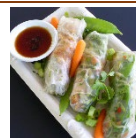
Appaloosa Horse Museum: <https://www.appaloosamuseum.org/>

Goldwell Open Air Museum: <https://www.eventseeker.com/venue/885420-goldwell-open-air-museum-beatty>

Joshua Tree Outdoor Museum: www.nps.gov



Vietnamese Fresh Spring Rolls



These Vietnamese spring rolls are a refreshing change from the usual fried variety and have become a family favorite. They are a great summertime appetizer and delicious dipped in one or both of the sauces.

By **Allrecipes Member** **Prep Time:** 45 mins **Cook Time:** 5 mins **Total Time:** 50 mins **Servings:** 8

Ingredients

- 2 ounces rice vermicelli
- 8 rice wrappers (8.5 inch diameter)
- 8 large cooked shrimp - peeled, deveined and cut in half
- 2 leaves lettuce, chopped
- 3 tablespoons chopped fresh mint leaves
- 3 tablespoons chopped fresh cilantro
- 1 $\frac{1}{3}$ tablespoons chopped fresh Thai basil

Sauces:

- $\frac{1}{4}$ cup water
- 2 tablespoons white sugar
- 1 clove garlic, minced
- 3 tablespoons hoisin sauce
- 1 teaspoon finely chopped peanuts
- 2 tablespoons fresh lime juice
- 4 teaspoons fish sauce
- $\frac{1}{2}$ teaspoon garlic chili sauce

Directions

1. Fill a large pot with lightly salted water and bring to a rolling boil; stir in vermicelli pasta and return to a boil. Cook pasta uncovered, stirring occasionally, until the pasta is tender yet firm to the bite, 3 to 5 minutes.
2. Fill a large bowl with warm water. Dip one wrapper into the hot water for 1 second to soften. Lay wrapper flat; place 2 shrimp halves in a row across the center, add some vermicelli, lettuce, mint, cilantro, and basil, leaving about 2 inches uncovered on each side. Fold uncovered sides inward, then tightly roll the wrapper, beginning at the end with lettuce. Repeat with remaining ingredients.
3. For the sauces: Mix water, lime juice, sugar, fish sauce, garlic, and chili sauce in a small bowl until well combined. Mix hoisin sauce and peanuts in a separate small bowl.
4. Serve rolled spring rolls with fish sauce and hoisin sauce mixtures.

Recipe Tip: Fish sauce, rice vermicelli, chili garlic sauce, hoisin sauce, and rice wrappers can be found at Asian food markets.



Lemon Poke Cake

This is a moist lemony cake. It is called a poke cake because you poke holes in it to absorb the glaze. If you want, you can serve this with vanilla ice cream or whipped topping.

Submitted by **MARBALET** **Prep Time:** 20 mins **Cook Time:** 40 mins **Total Time:** 1 hr **Servings:** 24
Yield:

Ingredients

- 1 (15.25) package yellow cake mix
- ¾ cup water
- 4 large eggs
- 2 cups confectioners' sugar
- 1 (3.4 ounce) package instant lemon pudding mix
- ½ cup vegetable oil
- ⅓ cup lemon juice

Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease and flour a 9x13-inch pan.
2. To make the cake: Stir cake mix and instant pudding together in a large bowl. Add water, oil, and eggs; mix until smooth and well blended. Spread batter evenly into the prepared pan.
3. Bake in the preheated oven until a toothpick inserted comes out clean, about 40 to 45 minutes. While cake is still hot, poke holes in the top with a fork.
4. To make the glaze: Mix lemon juice and confectioners' sugar together in a small bowl until smooth; pour over hot cake and allow to seep into the holes. Let cake cool completely before serving.



**A Perfect Summer BBQ Side Dish: Bacon Ranch Pasta Salad
... submitted by Samantha from Bison Advisors**

Ingredients:

- 2 tsp. kosher salt, plus more for pasta water/to taste
 - 1 (12-oz.) package bacon
 - 1 lb. cavatappi pasta
 - 1/2 c. mayonnaise
 - 1/2 c. sour cream
 - 1/2 c. buttermilk
 - 1/4 c. flat-leaf parsley, chopped
 - 1/4 c. fresh dill, chopped, plus more for topping
 - 1 1/2 tbsp. fresh lemon juice
 - 1 garlic clove, grated
 - 1 tsp. ground black pepper, plus more to taste
 - 1 pt. grape tomatoes, halved
 - 6 oz. sharp cheddar cheese, cut into 1/2-inch cubes
 - 1 c. frozen peas, thawed
 - 1 (4-oz.) container pimentos, drained
 - 1 (3.8-oz.) can sliced black olives, drained
 - 4 green onions, thinly sliced
1. Bring a large pot of salted water to a boil over high heat.
 2. In a large skillet, cook the bacon over medium heat, turning as needed, until the fat has rendered and the bacon is golden and crispy, 8 to 10 minutes. (You may need to cook the bacon in 2 batches, draining the rendered fat from the skillet between batches.) Let the bacon cool to room temperature, then crumble up into bite-sized pieces.
 3. Cook the pasta 1 minute longer than package directions. Drain, rinse with cold water, and let cool.
 4. Meanwhile, in a large bowl, combine the mayonnaise, sour cream, buttermilk, parsley, dill, lemon juice, garlic, salt, and pepper. Add the pasta, tomatoes, cheese, peas, pimentos, olives, green onion, and half of the bacon, tossing until well combined. Add salt and pepper, to taste. Top the salad with the remaining bacon and more dill, and serve.

What's up Dirk?

One year later on our new residence... some would say I must have a foolish side to me. Flat out I grew up in a household where we had a hobby farm everywhere we lived that included anything - like rabbits, chickens, calves or a pig here and there. So, when I get to go play after work or on weekends, I really get back to the younger version of me, that says this will be fun to develop this 10-acre property. It can be a bit much, but there is a part of me that loves it. It is mental therapy. We have a pasture seeded and getting some results and I have shaped the property more as it develops into my vision. We love the idea of living away from the congested subdivisions in the peaceful vistas of the foothills.



My bride of 32 years, based on the 8 leap year anniversaries we have celebrated loves it as well. She has continued to take on bigger roles with her work at ADA county as a department head in the IT department. She might eventually be able to speak IT - that special language they seem to use.

Oldest Daughter Shawni: She now has a full year under her belt as an emergency veterinarian, living in the cool town of Ashville, North Carolina. Having our giant dogs, it does come in handy to have a 'dog doc' on speed dial. Well at least a good reason to call her and have a chat more often.

My younger Daughter Sienna: Still doing some streaming, but the couple hundred dollars to be earned is a long way from a productive living. This training, however, has allowed her to grasp the ability to monitor 8 screens at once plus radio and telephones and coordinate those between firemen, police and other agencies extremely fast. As a 911 operator for GEM county which has a low population, they do everything. Her management team thinks all future hires should have computer gaming experience as a prerequisite!



I mentioned the Bison people in my cover letter, but just to double down, I am also making friends with some interesting people (Victor Wilkerson).

What's up, Pam?

Well, it might be hard to surpass last year due to all the traveling I was able to do...however, this year is full of excitement, and everyone is coming HERE! Yep, we have two weddings this year. In May my second oldest grandson will marry his soulmate here in Boise at the Bishop's house. Family and friends are coming in and I am very excited! Then, his older brother will marry HIS soulmate in July in a quiet ceremony and then disappear into Idaho for a two-week retreat. Family and friends will gather here as well.

Needless to say, my oldest (Greg) and his lovely wife Gina will become empty nesters all in one summer. And Grandma here will be happily enjoying these kids coming and going while settling close by to me! To say I am very proud of these young men and the wonderful women God has placed in their lives is beyond happiness!

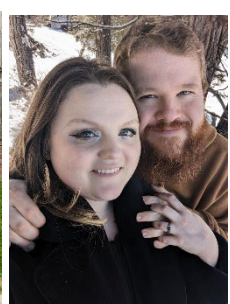
My sis is coming out in May and staying a bit so we will be road-trippin' after the wedding. If there is one thing we really love to do, it is to explore and hit the road with no destination in mind!

My youngest and his family (Chris, April, Noah and Jaden) are all coming out so it will be total chaos! Can't wait! Now those two grandsons still have time to enjoy life before finding their one-and-only in many years. It's been a year since we have seen each other so it will be family fun!

Many of you asked how the camping trip went last year (primitive though it was) and yes, we will be doing it again this year. Looks like the Sawtooth mountains will be the destination sometime after all the wedding excitement has died down in August. Truly looking forward to it! Who knew????

Did some day trips recently and Idaho is 'springing' up gorgeous. And yes, I have filled my planters already and have more pots to fill as I type! Love the fact that flowers come up so early here in Idaho.

And I have to say Thanks so much to all of you who have shared photos and the excitement of your trips so far. Iceland, Hawaii, South America, Europe, Spain, Italy, Patagonia, New York, the Midwest... and...all those cruises! We love the fact you let us enjoy all the scenery and experiences you all have on your trips. Such fun! Looking forward to Summer!





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:

Ross -Had a great time visiting my brother and his family in NC at their new house. My nephew and niece are as cute as ever!

Bonnie – As always, we love working the Solid Wealth families and handling all the day-to-day tasks that are so important in a retirement journey. Recently, my college kids came home for Spring break and it was a mom’s dream to simply spend time with them, be active with them and have great family time. I hated to see them go back, but they are so close to graduating and venturing out on their life adventures. They are growing up much too quickly!

Samantha – As you know, cooking is my ‘go to’ for fun. I found a great recipe for a side dish for BBQ. It is posted earlier in the newsletter under Summer Recipes. Enjoy!

Nick – I love my kids and as they continue to grow up, we try to capture them in photos.



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

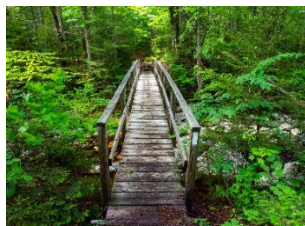
Client events and Guest opportunities



May 8th – we have a Lunch and Learn for you and guests. The topic? Preplanning your final 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 their family an outline of what their wishes are and how to implement them. Points that will be covered:

- Control the costs
- be remembered how you want ease the burden
- protect against government intrusion
- ease stress on loved ones and keep the peace
- choose a flexible payment plan.

Our speakers have years of knowledge and experience. **Goodwood** will provide a nice buffet and beverages. 11:30-1:30 pm at Silverstone.



Summer – we have a few things up our sleeves and in the works. Once we have all the arrangements together, we will send out all the specifics!

September – 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.

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