



October 2024

Families...

One year ago, TruAdvice, our back-office partner, began merging with Bison Advisors. So far, the quality of character and passion for service that Bison has brought forward rivals any standard that would make the Ritz Carlton proud.

With our TruAdvice team we get direct access to planning, trading and operations with a simple phone call, and they always answer the call. This is extraordinary compared to the rest using a 1-800 number or Artificial Intelligence fake service.

Now with the deep resources and pockets of Bison we have a huge blessing, meaning my back-office team is not going away, making sure TruAdvice is a sustainable entity. That means the assurance I can continue my passion of serving my families for the rest of my life.

Bison has been reconfiguring some of the top investing strategies reserved for the ultra-wealthy (having well more than 25 million), into small bites that we are bringing to life for you. Denali and Niagara are live, and by now most everyone has added these two strategies to their mix...thus furthering our goal to winning by not losing. More exciting portfolio options are being worked on now and should be vetted by early next year.

Now for the 3rd quarter, we managed to end the quarter in positive territory, which has not been the case for the past two years. This is setting the stage for a boom or bust 4th quarter feeling.

The unknown reality of how bad it will be when the Trump tax cut expires at the end of next year is starting to be on more people's minds. And it should be. Virtually everyone below about 450k will pay higher taxes when they expire. Oddly the higher incomes paid a little more under Trumps' jobs and tax act. Hey 39% is 39% no matter how you slice that.

The Federal Reserve cut rates by .500, leaving them as restrictive versus inflation. Inflation is in the high 3's, still above any long-term trend coupled with fiscal policy happily spending about 2 trillion more than tax revenues. There is a recipe for continuing inflation.

Demand is trying to hang on, but the employment numbers suggest that the economy is weakening. You will hear more and more recession conversations, but it seems like we can just slide by and avoid one.

Every election is important, as it sets the tone for policy. In addition, we have never had a set up like this one. We have the known policy plans of both parties which are polar opposites of one another. Over the past eight years we have had policy 1, to the most recent four years of policy 2. So, it is repeat policy 2 or revert to policy 1. The markets are waiting with bated breath to know what the next four years of policy will be. Good luck on not accidentally triggering ill will on rooting for certain policies.

All the best,
Dirk

October 2024



Hello family and friends! What ever happened to Summer? Time has been flying by so quickly this year. Everyone has been traveling and experiencing lots of family time, reunions, and so many events here in Idaho and beyond. Thank you to everyone who shares photos and conversations of where you all have been and where you plan to go in the next few months! Exciting!

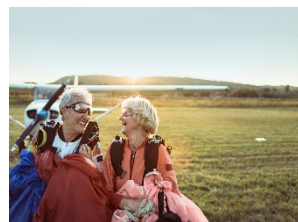
This is the last quarter of 2024 and to say it has been very up and down and inside-out is an understatement. Not only with the economy, the political scene, the excitement of new babies (quite a few new grandbabies out there!), a few losses of loved ones and, of course, the physical move for SOLID WEALTH, is making 2024 a year to remember!

Our little newsletter this quarter has some great ideas for future trips and excursions, a few fun recipes for this fall weather, travel trips, some election information and a few photos of what Dirk and Pam have been up to.

We continue to expand the website with past newsletters, new travels tips for just about any kind of travel, new information from our monthly White Papers and posting our past events with lots of photos. Pass along our website address to those who might want to get a few answers to questions on retirement, estate planning, settlement and tax issues and so much more that can affect someone's retirement journey.

www.solidwealth.com

Thank you for being a Solid Wealth family! We cannot tell you enough how much we appreciate the trust you place in us to guide you through your retirement adventures.





**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

1013 E Winding Creek Drive, 102, Eagle, ID 83616

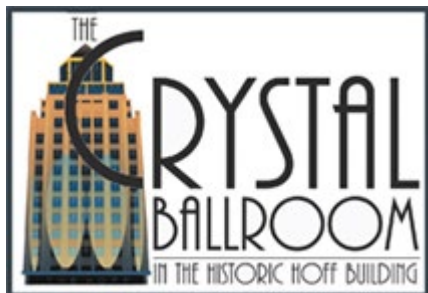
**Office, Phone or Zoom Appointments are available on a
Tuesday, Wednesday or Thursday**

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 24th – Christmas Eve
- December 25th – Christmas Day
- January 1st – New Year's Day (2025)

Solid Wealth Company is a DBA of and offers investment advisory services through Bison Advisors, an SEC Registered Investment Adviser. Advisory representatives may also be insurance agents with licensed insurance agencies and receive compensation for products sold. Securities and Insurance products may lose value and are not insured by the FDIC. Bison Advisors analyzes but does not provide legal or tax advice.

Client events and Guest opportunities

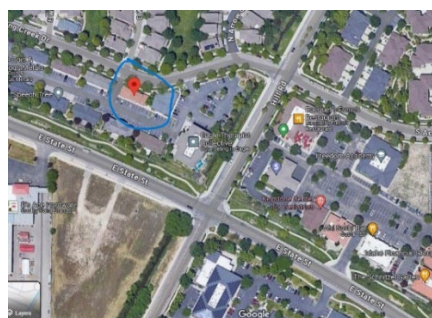


SEPTEMBER 10TH

6:00 – 9:00 PM

Our annual “Historical” Client event was pretty awesome...and our speaker was none other than **David LeRoy**, former Lt Governor of this fine state and a Abraham Lincoln historian. He brought his wit, charm and humor into his presentation as General William Wallace. Who knew that Abraham Lincoln had much to contribute to the creation of Idaho? And to find out how those around President Lincoln reacted when he was shot in April of 1865 really opened our eyes to the sadness of that day. Such an abundance of history and information!

The Crystal Ballroom was and is such a historical landmark here in Boise so it was really nice to enjoy our social time and dinner buffet within those walls. Many of you had experienced past events there so there were a few stories shared that night! If you did not get the link for all of the photos, reach out to Pam and she will send it.



Open House...Come and tour our new offices and see where we work for you! Sample some wine and appetizers, enjoy the patio and check out what we have in store for 2025 and beyond.

Date: NOVEMBER 7TH

Time: Come any time between 4:00 pm to 7:00 pm and enjoy refreshments, a tour and social time!

Address: 1013 E Winding Creek Drive in Eagle

THE SHARING CORNER...

UPDATES TO REAL ID: Don't be caught off guard by the new air travel document requirements. As of May 7, 2025, a standard driver's license won't be sufficient to pass through airport security. Under the REAL ID Act, United States travelers 18 years and older will need a REAL ID (or passport) to board domestic flights and enter certain federal facilities. This new federal mandate aims to improve the security standard for state-issued IDs. To make sure that your vacation plans won't be affected, get ready for the switch by visiting dhs.gov/read-id. Select your state or territory to learn how to get your REAL ID from your local drivers licensing agency.

PREPARE YOUR CAR FOR FALL: Many of us just take the vehicle to your nearest mechanic and tell them to check "everything". If you are a do-it-yourselfer, then here are five things to check before winter sets in:

1. **Tire Tread Quarter test:** Check your tire tread using the quarter test. Insert a quarter into your tread grooves, with George Washington's head upside down. If you can see the top of Washington's head, it's time for new tires.
2. **Tire pressure:** Check tire pressure monthly and before any road trip adventures. Confirm that tires are inflated to the manufacturers recommended pressure. Remember to check your spare tires' pressure as well.
3. **Windshield wipers:** With last seasons' summer heat, your rubber wiper blades may have warped. If wiper blades leave streaks after spraying windshield cleaning fluid, replace them for proper visibility.
4. **Filters, oil changes:** Air and cabin filters need to be changed regularly, especially if your adventures take you off road and on dusty roads/trails. Oil changes should be every 3000 miles unless your car manufacturer says differently. Tire rotation is important as well. If you have an EV, follow ALL maintenance recommendations to keep you safe.
5. **Routine Maintenance calendar:** Stay on top of routine maintenance and follow your car manufacturers recommended service intervals; these intervals are designed to keep your vehicle in its best shape and offer you peace of mind while navigating the seasons changing road conditions.

Birdwatching...tips and locations for enjoying the colorful sport of birdwatching

by Damian Fagan

If you are new to birdwatching, you are in for a real tweet! Birding is an entertaining and fascinating year-round activity that involves observing birds in various areas whether a backyard, a nearby park or a state or federal wildlife refuge. Birds ignite interest with colorful patterns, migration feats, aerial acrobatics and sweet songs.

Getting started: 1. To start birding, a good set of binoculars will aid in viewing these avian creatures, a field guide such as David Sibley's *The Sibley Guide to Birds of Western North America*, will help with identification. 2. Join a local birding group for a field trip. Birders are usually more than willing to take newbies under their wing and help them learn how to identify birds. 3. Many birders keep lists... ones for yard, county or state birds spotted along with lifelong inventories and even lists of birds seen while on walks. The free **eBird app** is a way to record your bird sightings and search for hotspots.



What you need to know if there is a Cyberattack at the airport, by Caroline Morse Teel

Nine hours before my flight from Seattle-Tacoma International Airport (SeaTac) was due to depart, I got an email from the airline that my flight was delayed. I was annoyed since the weather was clear both in Seattle and at my destination but didn't really think too much about it – until I checked the news and saw that the airport was under a Cyberattack.

Cyberattacks on American airports are not a new phenomenon. Major hubs like Los Angeles, Chicago, and Atlanta have all fallen victim in the past, and such incidents are likely to continue, potentially causing significant travel disruptions. The tips that I learned from my experience could help you if you are flying out of an airport that has been hit by a Cyberattack.

Check Social Media for updates: There was minimal news coverage of what was happening at the airport and I found the most accurate and up-to-date information on SeaTac's X (Twitter) account. If you hear about a Cyberattack, check the official social media accounts for the airport and your airline to find out what is happening.

If you are not at the airport yet and want to know how chaotic it is, searching for hashtags related to the incident can show you real-time videos and stories from travelers already there that will help you know what to expect.

Monitor your flight Status: About an hour after being notified that my flight was delayed, I got another email letting me know that my flight was back to its originally scheduled time. You should monitor your flight status closely and plan to be at the airport for your original departure time in case anything changes.

I flew out on the first day of the Cyberattack, when 165 flights were delayed and six were canceled. My flight was delayed about an hour, but the delay was never announced again. When computer systems are down, there can be lags in notifying passengers about departure time changes.

Allow Extra Time at the Airport: During a Cyberattack, computer systems will be down, and passengers and luggage will have to be checked in manually. Even TSA screening may have to be done manually in some cases (in my case, I was able to go through TSA Precheck as normal) which can take a significant amount of extra time.

Check into your Flight Online: Fortunately, I had already checked in online and saved my boarding pass before the Cyberattack struck. Check-in lines at the airport were extremely long for people who did not check-in online, so avoid doing this if you can. Print your ticket at home (or save your mobile boarding pass to your phone) as you won't be able to print your pass at an airport kiosk.

Do not check a bag: Avoid checking a bag at all costs during a Cyberattack, as your luggage is very likely to be delayed or lost. A spokesperson for Alaska Airlines told the Seattle Times that staff was manually sorting over 7000 checked bags at Sea-Tac because a majority of checked bags did not make it onto their flight during the Cyberattack.

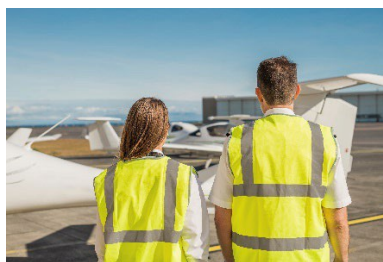
Download Your Airline's App: Although the departure and arrival screens were working in the main terminal at SeaTac, the screens were completely black in the terminal I flew out of.

The televisions over the gates did not show what flight was departing from that gate and there was no departure board to check flight status or gate. I had to check my airline's app to find out what gate I was flying out of.

Listen for Information: My departure gate changed about 30 minutes before my flight boarded and there was only one hard-to hear announcement about the change. Without screens displaying information, this would have been really easy to miss, and flyers who didn't hear it may have missed their flight waiting at the wrong gate.

The gate change was never reflected in the airline's app – the only reason I realized my gate had changed was because the airline crew at my gate all got up and left for another gate. Pay attention to all announcements and be sure to confirm with airline staff that you are at the correct gate.

Don't Swap Seats Once Onboard: My flight had to be boarded manually – instead of scanning our boarding passes, the gate agent visually inspected each one before radioing the flight crew which seat number was boarding. After everyone was on the plane, the flight attendants came down the aisle to verify that the correct passengers were in each seat – anyone who swapped seats ended up delaying the process even further.





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 2025:

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

*****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

Text your flight number to yourself. Big tip...your airport gate suddenly changes. Your flight gets delayed. A lot can happen to cause travel hassles in a crowded airport. A former airline employee recently posted this: Text your flight number to yourself! The flight number includes a two-character airline code and a number with one to four digits. You can find it on your itinerary or boarding pass. Your phone will identify that as a flight number and generate a link you can tap on to display the flight status, the departure, and arrival gates, the baggage claim number and even a GPS map showing the plane's current location. The best part: The information will automatically update!

Planning trips for 2025 and 2026. Travel agents can be your best bet when it comes to finding the best deals, best adventures and best way to travel when you are looking to put together that BIG Trip for either yourself or your family. Whether you are going to Europe, Asia, Africa and beyond, planning can be difficult if you don't know what problems you encounter down the road. Each country will have changes due to the political environment, a possible war or uprising that you were not aware of. The news media can report what is happening now; however, they are not your source for critical travel tips and information as well as currency fluctuations that can pop up before or during your trip. Reach out to Barbara or your favorite agent to plan the trip you really want and eliminate those possible hiccups that can destroy your trip of a lifetime!

Idaho – Day trips or weeklong excursions. We recommend VISIT IDAHO's website: www.visitidaho.org. They have publications you can request if you are a 'paper/map' person. You can go on-line and create a trip just for you and your family, request trip guides for adventures, lodging, epic road trips with sight seeing along the way...and a multitude of other ideas. This great state has SO much to offer and so many places to see and experience. Check it out!

Medicare Changes You'll See in 2025 by Aaron Flake, Medicare Health Advisor

Here is some good information that I provided in my newsletter earlier this year that Medicare beneficiaries should know about for 2025. Remember that if you wish to change your plan, the window of opportunity is October 15 to December 7th. If you have not enrolled yet and you are eligible, again this is the window in which to make your decisions. If you are presently enrolled, you should have received your 'changes' brochure in the mail. If you have questions, please contact me and we can answer your questions.

Many of you may have heard of the Inflation Reduction Act of 2022, but do you know how it will affect the Part D Medicare program? Here are some of the important points:

- ✓ \$35/month cap on insulins (already in place now)
- ✓ \$2000 annual cap on all meds in 2025
- ✓ Medicare will now negotiate directly with manufacturers for drug discounts
- ✓ Adult vaccines come at no cost (already in place now)
- ✓ Monthly pay system, rather than large, annual upfront drug costs

This act will dramatically change/do away with what is currently known as the donut hole or coverage gap of Part D. This will be a challenge for the insurance companies who will have a greater cost burden than before for medications. This will likely raise the cost of medications/medical copays for consumers, as insurance companies try to level out their costs.

Read more info about the act here: Inflation Reduction Act Details

<https://www.cms.gov/inflation-reduction-act-and-medicare>

And here's more about 10 drugs that Medicare is negotiating to get lowered, and the fight between big pharma lobbyists and the government.

<https://www.npr.org/2023/08/29/1195984752/medicare-drug-price-negotiations>

More information about the Inflation Reduction Act can be found here. <https://www.cms.gov/inflation-reduction-act-and-medicare>



HealthAdvisor@AaronFlake.com **208.860.3441**

www.AaronFlake.com <https://www.facebook.com/AaronFlakeHealthAdvisor/>



Rustic Chicken and Dumplin's

Rachel Parton George makes this rustic chicken dish for her sister, Dolly Parton, every year on her birthday.

Ingredients

- 1 whole chicken, cut into pieces (drumsticks, thighs, and halved breasts)
- 1 teaspoon Morton Nature's Seasons seasoning blend
- 3 tablespoons butter
- 1 (32 ounce) carton low-sodium chicken broth
- 2 cups water
- 1/2 onion, minced
- 1 teaspoon poultry seasoning
- 1 teaspoon minced garlic
- 1 1/2 teaspoons salt
- 1 teaspoon black pepper
- 3 medium carrots, cut into 1-inch pieces (1 1/2 cups)
- 3 medium stalks celery, cut into 1-inch pieces (1 1/2 cups)
- 1 1/4 cups flour, plus more for dusting
- 1 teaspoon baking powder
- 1 egg
- 1/2 cup whole buttermilk, well shaken
- 1/2 cup butter, chilled and cut into thin slices
- Chopped fresh parsley, for garnish

Directions

1. Season chicken pieces all over with the Morton's seasoning blend.
2. Melt 3 tablespoons butter in a large Dutch oven over medium-high heat. Add chicken pieces, skin sides down, and cook until golden brown, 6 to 8 minutes. Turn chicken pieces and brown again, 6 to 8 minutes more.
3. Add broth and water; bring to a boil over high heat. Add onion, poultry seasoning, garlic, 1 teaspoon salt, and pepper. Reduce heat and simmer, covered, 20 minutes. Add carrots and celery. Leaving pot partially covered, continue simmering over low heat until vegetables are almost tender, about 20 minutes.
4. Meanwhile, sift flour, baking powder, and remaining 1/2 teaspoon salt together in a large bowl. In a separate medium bowl, whisk together egg and buttermilk.
5. Cut chilled butter into dry mixture using a pastry cutter or two forks. Blend well to a crumbly consistency. Add buttermilk mixture and gently stir with a wooden spoon until combined. Cover with plastic wrap and refrigerate for 30 minutes.
6. Turn out dough onto a floured surface. Using your hands, pat dough to approximately 1-inch thickness and gently fold outer edges into center. Continue to gently fold—do not knead—until it comes together. Pat the dough out again to approximately 1-inch thickness.
7. Remove cooked chicken from Dutch oven (an instant-read thermometer inserted into thickest part of chicken should register 170 degrees F /76 degrees C) and put it on a plate. Cover with foil to keep warm. Skim fat from broth. Bring broth to a gentle boil over medium-high heat.
8. Using a knife, cut dough into 9 (2x2-inch) squares. Gently drop each square, one at a time, into boiling broth. Lower heat to medium and simmer, uncovered, until all dumplings rise to top, and a toothpick inserted in center comes out clean, about 10 minutes. Return chicken to pot and simmer an additional 5 minutes.
9. Spoon chicken and dumplin's into bowls. Garnish with parsley.



Creamy White Chili

This white chicken chili recipe is the best chili I have ever had. It is so delicious, and everyone raves about how good it tastes. Don't count on having leftovers!

Ingredients

- 1 tablespoon olive oil
- 1-pound skinless, boneless chicken breast halves, cut into ½-inch cubes
- 1 onion, chopped
- 2 cloves garlic, chopped
- 2 (15.5 ounce) cans great Northern beans, rinsed and drained
- 1 (14.5 ounce) can chicken broth
- 2 (4 ounce) cans chopped green chiles
- 1 teaspoon salt
- 1 teaspoon ground cumin
- 1 teaspoon dried oregano
- ½ teaspoon ground black pepper
- ¼ teaspoon cayenne pepper
- 1 cup sour cream
- ½ cup heavy whipping cream

Directions

1. Gather ingredients.
 2. Heat olive oil in a large saucepan over medium heat. Add chicken, onion, and garlic; cook and stir until chicken is no longer pink in the center and juices run clear, 10 to 15 minutes.
 3. Stir in beans, chicken broth, green chiles, salt, cumin, oregano, black pepper, and cayenne pepper; bring to a boil. Reduce heat and simmer until flavors have blended, about 30 minutes.
 4. Remove chili from heat; stir in sour cream and whipping cream until incorporated.
 5. Serve hot and enjoy!
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Italian Fresh Purple Grape Cake

Grape cake is an ideal match for Vin Santo, the rich, smooth, aromatic sweet wine prepared in small quantities on many Italian estates.

Ingredients

- $\frac{2}{3}$ cup white sugar
- 2 eggs
- $\frac{1}{3}$ cup milk
- $\frac{1}{4}$ cup extra virgin olive oil
- 4 tablespoons unsalted butter, melted
- $\frac{1}{2}$ teaspoon vanilla extract
- 1 $\frac{1}{2}$ cups all-purpose flour
- $\frac{3}{4}$ teaspoon baking powder
- 1 pinch salt
- 2 tablespoons grated lemon zest
- 2 tablespoons grated orange zest
- 10 ounces small purple grapes

Directions

1. Preheat the oven to 350 degrees F (175 degrees C). Generously butter and flour a 9-inch springform pan, tapping out any excess flour.
2. Beat sugar and eggs in the bowl of a stand mixer fitted with the whisk attachment until thick and lemon-colored, about 3 minutes. Add milk, olive oil, melted butter, and vanilla; mix until blended.
3. Sift flour, baking powder, and salt into a large bowl. Add lemon zest and orange zest and toss until coated with flour.
4. Spoon the flour mixture into wet ingredients; stir with a wooden spoon until thoroughly blended. Scrape down the sides of the bowl and mix once more. Let sit for 10 minutes to allow the flour to absorb the liquids.
5. Add 7 to 8 ounces grapes to the batter; stir to incorporate. Spoon batter into the prepared cake pan and smooth out the top with a spatula. Set the remaining grapes aside.
6. Bake cake in the center of the preheated for 15 minutes. Remove from the oven and sprinkle reserved grapes over the top.
7. Return to the oven and bake until the top is a deep golden brown and the cake feels quite firm when pressed with a fingertip, about 40 more minutes.
8. Remove from the oven and cool on a wire rack for 10 minutes. Run a knife along the sides of the pan to loosen the cake. Release and remove the side of the springform pan, leaving the cake on the pan base. Let cool to room temperature. Cut thin wedges to serve.

Year End Estate and Tax Planning Checklist 2024

We will be reaching out to you before year end recommending that you review this checklist and perhaps schedule a phone chat or an in-office visit should you need some guidance to what you have already completed this year for the tax year ending for 2024. As always, if you have questions, just give us a call! 208-350-7283

- **Review your portfolio:** 2024 has been a year of ups and downs. Review your account with Dirk to see if you can benefit from tax-loss harvesting to offset some of the capital gains from your assets that have performed well.
- **Review Income to see if there are good opportunities to accelerate income or convert some of your Traditional IRA to a ROTH:** While contributing directly to a ROTH can be restricted by income levels, converting pre-tax assets into a ROTH might be something to consider in a year with lower than usual income. You will pay taxes to do this, but you may be mitigating higher taxes in the future. Also, if you have a long-time horizon, you will hopefully have more growth in the ROTH where the distributions can come out tax-free.
- **Maximize contributions to retirement accounts:** Money used to fund tax-advantaged retirement accounts can directly impact your tax plan now and in the future.
- **Fund your Health Savings Account (HSA)* or Use your Flex Spending Account (FSA)*:** The funding of your HSA and FSA helps to reduce your taxable income. The distributions will be tax free for qualified expenses. For the FSA, the funded monies are to use it or lose it.
- **Review your Estate* Plan:** The current federal estate and gift tax exemptions will be sunsetting in 2026. Without congress approving new legislation, levels will be reduced to the pre-2017 level of \$5 million adjusted for inflation. Planning should start soon as you have two complete years left to do some planning and take advantage of these higher levels. Are your accounts titled correctly and in line with your estate plan? Also review your chosen fiduciaries and agents to make sure they are still the correct choices.
- **Review of your Beneficiaries:** Are they current? Do they take into consideration any births, deaths, marriages, divorces, or other lifetime milestone events? Do this for all beneficiary designated accounts including Payment on Death, Transfer on Death, Insurance and other Risk Policies, and Retirement Accounts.
- **Complete Annual Gifting:** The current annual exclusion gift is \$17,000 from an individual (\$34,000 for married couples) to anyone (there is no limit to the number of recipients). You can take advantage of this gifting strategy to fund 529 accounts as well. This is a wonderful way to reduce estate size and not pay any gift taxes. Gifts made directly to medical or educational institutions do not count towards the annual exclusion.
- **Make charitable gifts:** The gift may be eligible for a deduction on your 2024 income tax return.

**Some services are not offered by Bison Wealth, LLC and are either outsourced, offered on a referral basis, or are product and services offered by third parties. Bison and TruAdvice work closely with Dirk on these points.*

What's up Dirk?



The most recent news is that my daughter Shawni is fine and still living in Asheville N.C., near ground zero for the worst flooding left over from Hurricane Helene. It has been very trying, and as I write this... still no water. Oddly enough, getting a Porta-Potti delivered to work was met with cheers and a photo opportunity. Many of you checked to see how she was doing, and we really appreciated your passion and concerns.

Her ACL surgery went well. My wife and I took separate vacations to hang out until she was cleared to drive. Nevertheless, I had a great visit – but without the hiking trips we had previously planned. We did more of the local attractions, including another visit to the Biltmore Estate.

Our youngest daughter, Sienna, has been a 911 operator for a year already. She doesn't get rattled and is quite calming to people in trouble. Emmett doesn't have a ton going on, so she is thankful not taking 911 calls in a big city. She seems to excel at multi-tasking, handling it exceedingly well to managements liking.

Sadly, we lost my older Dane, Yukon, while I was in North Carolina, so Stacey had to handle the tough part. He had some issues that had shortened his life, so we were somewhat prepared; but pets become part of a household as many of you know.



We love our new offices and more space that gives us room to grow. For me in particular, I have a much shorter drive to work. My goal is to be here until they say I have to go, like an old athlete still playing or coaching. But by the same token I plan to look for more talent that can carry on well beyond me, and maybe get a little more time off to work the property a bit.

What's up, Pam?

I know...I know...you want to know if I survived the back woods camping trip in August. Well, as it happens, yes, I did; however, it was not in the Sawtooth Mountains just north of Stanley. Nope. The wildfires were just taking hold when we wanted to head up to Seafoam, so we had to make a last-minute decision on the morning of our trip. We all decided that we would head up to Sage Hen and it was wonderful! We ended up in the campground next to the reservoir in a big group site away from everyone. We set up our four tents, set up the cook area and the camp tent over the picnic tables and built our first campfire of the trip. Me? I opted for no tent camping – but to be perfectly clear, I slept in my lovely SUV complete with mattress and pillow. I knew it was going to be cold at night and I just didn't want to borrow a tent again and slip and slide in my sleeping bag (long story)!

We had such a great time, and I have to laugh because I decided to bring a percolator to make coffee...and the grandkids (all married now) did NOT know what that was! We had some great cowboy coffee (grounds and all) and they loved it! We picked huckleberries, hiked a bunch, played card games till we cried laughing, and tried to fish. The kids did hobo meals last year and they OUTDID themselves this year with some wild creations. We have unanimously decided we are going back next year!



Now, my oldest grandson Cody married his soulmate Brittany in July and what a wonderful celebration of love we experienced! They are now my neighbors, and you have no idea how much fun that is! The family is getting bigger – more in laws whom we adore! And my sister made it for this one! The girls LOVE her, and she had a blast! Cody's brother was married to Chloe in May...all are happily in love!



Lastly, my youngest son Chris has been a writer and editor for Ramsey Solutions in Tennessee, and they have the most fun. Dave Ramsey puts on a huge band contest each year. Chris was asked to be part of a punk rock group (he has been a drummer since he was 11) and...they nailed it and won the 1st place Trophy and \$5000! To say he was stoked...well, they all were! I have the video and it's amazing! No matter how old you are, when you are a drummer, it's always "time to rock"!

