



July 2024

Families...

2024 has so far exceeded most expectations other than the simple historical fact that election years have been good for the Markets. The extra activity and spending has led to market gains and this year is delivering so far.

Despite persistent inflation and elevated interest rates, the Index's Bull Market stampeded onward in June, culminating in the Index reaching another all-time high of the year in late June. While risks to the U.S. economy persist, earnings and revenue growth forecasts remain strong.

There are existing economic hurdles that could threaten equity valuations, the impact of higher for longer interest rates, while having a negative impact on real estate and smaller capitalized companies.

The lack of commentary about excessive government spending from the Federal Reserve is troubling, as the excessive spending is adding gasoline to a roaring inflation problem. Not to mention the interest in the National Debt looks to eclipse defense spending. I feel cautious optimism is the best read at this point.

The lingering dark clouds are taxes. We have one more year of historic low tax rates in the Jobs act passed by the previous administration, leaving us with higher tax rates for all. This item alone could be the final straw that puts us squarely into stagflation. This is something to pay attention to as this year's big election narrows to election day this fall.

All the best,

Dirk



July 2024

Hello family and friends!

Wow...summer arrived and is doing its best to allow us all to be outside! Adventures, journeys, travel, staycations, fun fairs and festivals in our awesome state are in full swing. We hope you have had a chance to experience some of it.

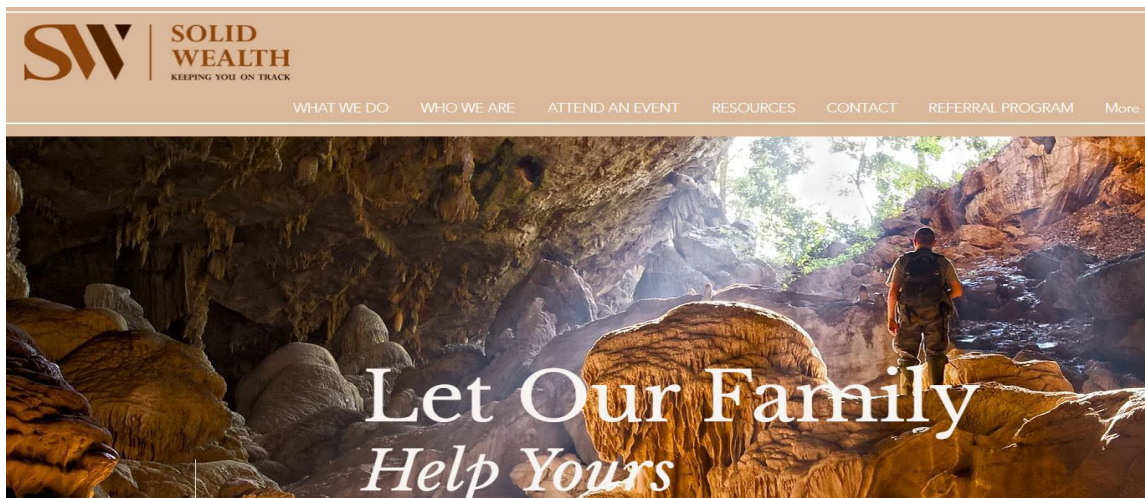


Researching travel tips and ideas for this newsletter has produced some awesome possibilities for the Treasure Valley and Idaho and beyond. Check out what we have discovered.

As for client events, our May Lunch and Learn was a real eye-opener and we are happy you found it very informative. Our summer happenings are on the horizon...we have a few surprises in store for you. PLUS, our annual Fall event is coming September 10th and it will be fun and 'historical'!

www.solidwealth.com

And...on the website, if you click on the RESOURCES tab, you will see we have included all of the white papers as well as LOTS of **travel tips** from our sources. Check it out – and again, pass along our site to friends and family! This and the last few newsletters are also out on the site so feel free to share!



Let Our Family
Help Yours



**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)

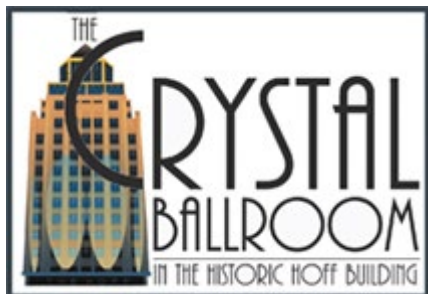
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Client events and Guest opportunities



May 8th – we had a Lunch and Learn: Preplanning your final arrangements. Our speakers answered a LOT of questions, gave a great presentation and so many of you came away with some alternatives on your final wishes. Oh, and Goodwood brought some great BBQ!

Summer – we have a few things up our sleeves and in the works. Dirk is working on several webinars, and with our office moving...well we hope to do something fun for that and perhaps a social event late fall. We will keep you informed as plans come together!



SEPTEMBER 10TH 6:00 – 9:00 PM

Our annual “Historical” Client event is coming up soon. Our speaker is none other than **David LeRoy**, former Lt Governor of this fine state and a Abraham Lincoln historian. He brings his wit, charm and humor into his presentation and it is something you won’t want to miss! We have reserved the CRYSTAL BALLROOM downtown for this event. **SAVE THE DATE**, everyone...and this will be a great opportunity to bring a guest.

As for the remainder of the year, we will keep you posted! Lots of great ideas, great locations and great things to do!

1983 Social Security Amendments – What Happened and Why is 2034 Now the Breaking Point? By Gerry Hafer

Four decades ago, our Social Security system went through a period of brinkmanship when in the words of President Ronald Reagan, it faced “legitimate alarm that Social Security would soon run out of money.” The National Commission on Social Security Reform (aka the Greenspan Commission) took up the challenge in 1982 and, after a year of deliberation provided a blueprint for shoring up the program and staving off insolvency for the long term, defined as a 75-year valuation period.


So why are we now hearing that Social Security financial life expectancy has been shortened by 25 years? In several recent public conference, Social Security’s Chief Actuary Steve Goss noted that despite the Greenspan Commissions key future workforce assumptions - birth rates, mortality rates, etc. - being “extremely accurate,” Social Security financial situation was worsened by an estimated 80 percent because of “unanticipated economic experience.” He went on to describe the cause to be a phenomenon labeled ‘income dispersion.’

To put this issue in everyday terms, ‘income dispersion’ here means that while the projections used in the 1983 calculations assumed 90 percent of the total workforce payroll would be subject to FICA tax – the 6.2 percent payroll tax paid by both employer and employee – studies have shown that this projection fell substantially short. Between 1983 and 2000, the percentage of earnings assessed payroll taxes fell from 90 percent to 82.5 percent. Looked at another way, this means that 7.5 percent of total workforce payroll dollars today - about \$12 trillion annually – would not produce revenue for Social Security.

Mr Goss characterizes ‘dispersion’ as the difference in where real wage growth occurred. He notes that real age growth for the roughly 6 percent of total earners was more than three times that realized by the bottom 94 percent. Further he suggests that the current proportion of total payroll subject to taxation is expected to remain relatively constant in the decades ahead, absent legislative changes.

As Social Security reform inevitably heats up, it is likely that the amount of US payroll subject to payroll tax will be an important factor in Congressional deliberations seeking a solution to the program’s looming insolvency. It’s one of the main ingredients that will be examined in hearings and testimony and as future Congressional bills are introduced.

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





The Essential Beach Packing List by Chris Gray Faust

Headed on a beach vacation? Use this essential beach packing list to help you pack everything you will need for a relaxing beach getaway (see below for checklist). Best of all, it can save you money, since packing the right things now will keep you from having to repurchase items once you arrive.

Let other people sweat the small stuff and streamline our list of hot weather must-haves so you look cool, even when the temperature isn't. Here's what to pack for the beach – without overpacking:

Overall Plan: Light and breezy items should dominate your wardrobe choices. While you want to be comfortable, skip the faded and raggedy T-shirts and instead aim for a summery look that is casual but polished. And while you are packing, you may be tempted to focus just on getting there...make sure you also spend some time thinking about how you will transport wet and sandy items back home. There's nothing worse than a suitcase full of sand. **CGear** has a line of products including lounge chairs, blankets and bags that are 'sand free' and are must-have additions to your beach packing list.

What is essential? No beach vacation is complete without a swimsuit. Buy more than one so there is always something dry to wear and bring them along in your carry-on. For footwear, pack flip flops, sandals, water shoes or canvas tennis shoes, depending on the type of beach you are on.

Choose a mesh nylon beach bag with a distinctive pattern so its easy to spot in a crowd and make sure it has inside pockets, preferably waterproof, to store valuable and small electronics such as your cell phone. Speaking of gadgets, make sure that they are waterproof or have protective covers. A soft-sided insulated tote for drinks and snacks is easier to carry than a bulky cooler. Pack some disposable wipes for quick clean up. Reusable plastic bags can be your best friend; use them to bring food to the beach and then carry wet swimsuits and towels on the way home. And you will probably want a portable speaker too.

Secret Weapon - If you wear corrective lenses and your beach sessions involve exploring reefs for colorful fish, you may want to invest in a prescription snorkel mask. Having your own mask can also prevent communicable diseases.

Safety first - No matter how good it feels, the sun is not your friend. Load up on sun protection with a strong sunscreen that you can re-apply often. If you are traveling to your destination by plane, look into sunscreen towelettes that won't explode or leak like bottled sunscreen. When you are lathering up don't forget your face. Add SPF lip balm, and wear sunglasses and a sun hat. Make sure to check the environmental regulations at your beach destination as some places are banning harmful and coral damaging chemical sunscreens. Instead shop for reef-safe sunscreens.

Leave at home - Being on the beach is an excuse to cut loose; avoid bringing clothing that is too stuffy or structured. If you are staying at a hotel, find out ahead of time if towels and other beach

amenities are included. Many vacation rentals also have 'house' items such as camp chairs and barbecue grills so there is no need to bring your own.

15 Beach Bag Essentials you need for Summer:

Hyperon Body Wipes – After a long day at the beach you will have sand, salt and sweat on your body. Quickly refresh before heading back to your car – or the closest bar – with these wipes.

Alvababy Waterproof Wet Bag – these water-resistant pouches are amazingly multi-functional. Marketed as a convenient diaper bag for cloth diapers, you can also use them for wet swimsuits, to separate dirty items from the rest of your beach bag or to protect your phone or any other valuables from water and sand.

Sun Bum Texturizing Sea salt spray – throw this sea salt spray into your beach bag to maintain those windswept waves before and after you hit the beach. It will compliment your artfully tousled hair and protect your locks from damaging UV rays so your hair won't dry out. I recommend using it on damp hair and reapplying it after swimming.

Icy Cool TSA approved Neoprene Caddy – keep those beach bag essentials that you don't want to be exposed to the sun shaded and cool with these bags. Whether it's your phone, a snack, medications, or toiletry items, these pouches are a great alternative to a cooler. Simply freeze the inserts and place them in the lining of the bag.

Vitrix Kitchenware Bottle Caps – throw this bottle stopper in your beach bag so you can close and save your drink on the beach. Each bottle stopper comes in a different color, so you know whose bottle is whose. The stopper fits on bottles like beer, wine, water, juice or sports drinks and is a must have for serious beach days.

Takeya Actives Water Bottle – Stay hydrated. These babies will stay cold for 24 hours and come in sizes as large as 40 ounces. Whether it's water or something stronger that you want to keep discretely chilled, this bottle will be one less thing to pack in the cooler.

Beach Sandy Sand remover – This miraculous brush set removes sand from our body and belongings after a long day at the beach. It wicks away any excess moisture and sand so you won't track anything back to your car or house. The lightweight beechwood brushes come in a portable microfiber towel bag.

Dock and Bay towel microfiber towel – These towels are easy to transport and perfect for the beach. The extra-large size is great for more than one person to use and the lightweight material makes it easy to shake any excess sand off.

Blue Lizard sport sunscreen – obviously sunscreen and sun protection are beach bag essentials, but we especially love this for its environmentally friendly formula. The formula is also mineral based and paraben free. This dermatologist recommended sunscreen also packs up to 80 minutes of water resistance.

INSMY portable blue tooth speakers – this is perfect for the beach; it can float and has a long-lasting battery of up to twenty-four hours for days spent relaxing on the sand. Amazon reviewers love the sound quality, and the speaker doesn't take up too much room in your bag.

Beach Reads – bring our favorite classic, magazine etc. Always an essential.





GoPro HERO11 Waterproof underwater camera – If you don't trust a waterproof case to fully protect your smartphone against the waves, this camera is the perfect solution. This powerhouse

camera can capture 5.3k video high resolution images and offers slo-mo playback. At almost \$500 this camera is certainly an investment. If you would rather leave the high-tech gear for photography enthusiasts, YISENCE has a waterproof digital camera that can capture your beach memories perfectly in up to 10 feet of water and at a price point below \$100.

Wallaroo Hat company crushable hats – for more beach bag essentials that will protect you from the sun, you will want a stylish hat for the beach. These crushable hats for men and women and kids have fabric with UPF 50+ protection.

REKS Unbreakable sunglasses – Sunglasses are a must-have item at the beach, and these are one of the ultimate beach bag essentials because they won't break or scratch and still have UV 400 protective lenses. Available in a variety of styles for both men and women just add on floating croakies and you will never lose or damage your sunglasses at the beach again.

Zesica Beach Cover up – A cover up is a classic but often one of the more neglected beach bag essentials. I love this light and airy dress because it's more like a blanket and you can adjust it to cover only the areas you don't want to be exposed to the sun.

 CLOTHES/ACCESSORIES	✓ QTY.	<input type="checkbox"/> Underwear	✓ QTY.	<input type="checkbox"/> Skirts	✓ QTY.	<input type="checkbox"/> Small purse/clutch	
		<input type="checkbox"/> Socks		<input type="checkbox"/> Water shoes		<input type="checkbox"/> Athletic shoes	
		<input type="checkbox"/> Undershirts/bras		<input type="checkbox"/> Light jacket/sweater		<input type="checkbox"/> Workout gear	
		<input type="checkbox"/> Sleepwear		<input type="checkbox"/> Swimsuits/cover-ups		<input type="checkbox"/> Face Masks	
		<input type="checkbox"/> T-shirts		<input type="checkbox"/> Sandals/flip-flops		<input type="checkbox"/>	
		<input type="checkbox"/> Dress shirts (if needed)		<input type="checkbox"/> Hats		<input type="checkbox"/>	
		<input type="checkbox"/> Casual shirts		<input type="checkbox"/> Leisure shoes		<input type="checkbox"/>	
		<input type="checkbox"/> Jeans/pants		<input type="checkbox"/> Belt		<input type="checkbox"/>	
		<input type="checkbox"/> Shawl		<input type="checkbox"/> Jewelry		<input type="checkbox"/>	
		<input type="checkbox"/> Shorts		<input type="checkbox"/> Beach bag		<input type="checkbox"/>	
		<input type="checkbox"/> Dresses		<input type="checkbox"/> Sunglasses		<input type="checkbox"/>	
	 TOILETRIES		<input type="checkbox"/> Toothbrush		<input type="checkbox"/> Styling gel/hair products		<input type="checkbox"/> Nail file/clippers
			<input type="checkbox"/> Toothpaste		<input type="checkbox"/> Sunscreen		<input type="checkbox"/> Disposable wipes
			<input type="checkbox"/> Dental floss		<input type="checkbox"/> Moisturizer		<input type="checkbox"/> Hand sanitizer
		<input type="checkbox"/> Soap		<input type="checkbox"/> Contact lenses/solution		<input type="checkbox"/> Lip balm with SPF	
		<input type="checkbox"/> Deodorant		<input type="checkbox"/> Shaving supplies		<input type="checkbox"/> Travel first aid kit	
		<input type="checkbox"/> Shampoo/conditioner		<input type="checkbox"/> Makeup/makeup remover		<input type="checkbox"/> Insect repellent	
		<input type="checkbox"/> Brush/comb		<input type="checkbox"/> Clothespins		<input type="checkbox"/> Medications/vitamins	
		<input type="checkbox"/> Hairstyling tools		<input type="checkbox"/> Menstrual care products		<input type="checkbox"/> Pain relievers	
		<input type="checkbox"/> Face cleanser		<input type="checkbox"/> Birth control		<input type="checkbox"/> Aloe vera/after sun cream	
 BEACH GEAR			<input type="checkbox"/> Portable speaker		<input type="checkbox"/> Beach blanket/towel & chairs		<input type="checkbox"/> Safety/flotation devices Cooler
		<input type="checkbox"/> Beach umbrella		<input type="checkbox"/> Beach safe		<input type="checkbox"/> or insulated bag Waterproof	
		<input type="checkbox"/> Snorkel gear		<input type="checkbox"/> Beach sports and water toys		<input type="checkbox"/> phone case	
 TRAVEL ESSENTIALS		<input type="checkbox"/> Books or e-books		<input type="checkbox"/> Tablet/laptop		<input type="checkbox"/> Cash/Credit cards/ATM cards	
		<input type="checkbox"/> Electronics chargers		<input type="checkbox"/> Food/snacks		<input type="checkbox"/> Insurance cards (medical/travel)	
		<input type="checkbox"/> Earbuds/headphones		<input type="checkbox"/> Empty water bottle		<input type="checkbox"/> Itinerary/maps/directions	
		<input type="checkbox"/> Suitcase locks		<input type="checkbox"/> Portable phone charger		<input type="checkbox"/> List of medications	
		<input type="checkbox"/> Travel pillow & blanket		<input type="checkbox"/> Cell phone		<input type="checkbox"/> Guidebook	
		<input type="checkbox"/> Water bottle		<input type="checkbox"/> Camera w/memory card		<input type="checkbox"/> List of emergency contacts	
		<input type="checkbox"/> Tissues		<input type="checkbox"/> Passport/visa/ID (with copies)		<input type="checkbox"/> Reusable baggies/small dry bag	
		<input type="checkbox"/> House/car keys		<input type="checkbox"/> Adapter		<input type="checkbox"/> Copy of Vaccine Card	



World's Best Honey Garlic Pork Chops

A quick and simple grilled pork chop that everyone will love featuring a simple and easy glaze made with ketchup, honey, soy sauce, and garlic. Submitted by **John Chandler** / **Prep Time:** 10 mins **Cook Time:** 20 mins **Servings:** 6

Ingredients

- ½ cup ketchup
- 2 ⅔ tablespoons honey
- 2 tablespoons low-sodium soy sauce
- 2 cloves garlic, crushed
- 6 (4 ounce) (1-inch thick) pork chops

Directions

1. Preheat grill for medium heat and lightly oil the grate. Gather ingredients.
2. Whisk ketchup, honey, soy sauce, and garlic together in a bowl to make a glaze.
3. Sear the pork chops on both sides on the preheated grill. Lightly brush glaze onto each side of the chops as they cook; grill until no longer pink in the center, about 7 to 9 minutes per side. An instant-read thermometer inserted into the center should read 145 degrees F (63 degrees C).
4. Serve hot and enjoy!



Air Fryer Bell Pepper Poppers

When you want an appetizer, try these air fryer bell pepper poppers. Not everyone can take the heat of jalapeño peppers—no worries, though! Use brightly colored mini bell peppers, fill them with Boursin herb-flavored Gournay cheese, and add just a little piece of bacon to the top. Air fry in a single layer, cooking in batches, depending on the size of the air fryer.

By [Brenda Venable](#) **Prep Time:** 15 mins **Cook Time:** 10 mins **Total Time:** 25 mins **Servings:**

Ingredients

- 9 mini pepper mini bell peppers
- 1 (5.2-ounce) package Gournay cheese (such as Boursin® Garlic & Fine Herbs Cheese)
- 6 slices bacon, each cut into 3 short pieces
- fresh parsley for garnish (optional)

Directions

1. Preheat the air fryer to 400 degrees F (200 degrees C), according to manufacturer's directions.
 2. Slice each mini-pepper in half, from stem to tip. Remove membranes and seeds. Fill each mini-pepper with Boursin and place a piece of bacon on top.
 3. Place filled mini-pepper halves in a single layer in the air fryer and cook until bacon is as crisp as you like, 8 to 12 minutes. Air fry in batches, if necessary.
 4. Place on a serving platter, garnish with parsley, and serve warm.
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Fruit Pizza

A delicious fruit pizza with a cookie dough crust, cream cheese filling, and fruit topping. A great tip for a quick crust is to use a package of ready-made sugar cookie dough rolled out to fit a pizza pan. Use an assortment of fresh fruit such as bananas, peaches, blueberries, kiwi, pineapple, and strawberries. Submitted by **Anne** **Prep Time:** 25 mins **Cook Time:** 10 min **Additional Time:** 1 hr **Total Time:** 1 hr 35 mins **Servings:** 10 **Yield:** 1 fruit pizza

Ingredients

- 1 ¼ cups all-purpose flour
- 1 teaspoon cream of tartar
- ½ teaspoon baking soda
- ¼ teaspoon salt
- ½ cup butter, softened
- 1 ¼ cups white sugar, divided
- 1 large egg
- 1 (8 ounce) package cream cheese
- 2 teaspoons vanilla extract
- ½ cup fresh blueberries, or more to taste
- ½ cup sliced fresh strawberries, or more to taste
- ½ cup sliced banana, or more to taste

Directions

1. Preheat the oven to 350 degrees F (175 degrees C).
2. Make the cookie crust: Combine flour, cream of tartar, baking soda, and salt in a medium bowl and set aside. Cream together butter and ¾ cup sugar until smooth in a large bowl. Add in egg and beat well. Stir dry ingredients into the creamed mixture until just blended.
3. Press dough into an ungreased pizza pan.
4. Bake in the preheated oven until lightly browned, 8 to 10 minutes. Cool.
5. Prepare the filling: Beat cream cheese with remaining ½ cup sugar and vanilla in a large bowl until light and fluffy. Spread evenly over the top of the cooled crust.
6. Arrange blueberries, strawberries, and banana on top of the filling, and chill.



Update on the new postage rates, regulations and all things postal

Through snow, rain, heat and gloom of night, the [U.S. Postal Service](#) has delivered mail to Americans for nearly 250 years. Although that core task remains the same, that doesn't mean everything else stays the same in 2024.

From the [price of stamps](#) to procedures for forwarding mail, here are five things that will be different at USPS this year.

1. Stamp prices are going up

Like other businesses, the post office is passing along its increased costs to its customers. Effective Jan. 21, a first-class Forever stamp increased 2 cents to 68 cents. Across the board, prices increased about 2 percent. It plans to raise prices again on July 14, with first-class Forever stamps increasing 5 cents to 73 cents. A first-class stamp covers the cost to mail a 1-ounce letter; the cost of an additional ounce will rise from 24 cents to 28 cents.

2. ID is required for forwarding mail

Aiming to clamp down on identity theft and protect customers' information, USPS is beefing up its procedures to verify your identity when you request a change of address. Now you must either show ID in person at your local post office or verify your identity online. A change of address request, or COA, has to be submitted 90 days before the date of your move or up to 30 days after your move.

If you are doing it in person ...

Bring one of the following to your local post office:

State issued driver's license or nondriver's license identification card (name and address must match the old or new address on your request)

Uniformed Services Identification Card (requires a secondary form of identification)

U.S. passport (requires a secondary form of identification)

Secondary forms of identification include:

Lease, mortgage or deed of trust

Voter or vehicle registration card

Home or vehicle insurance policy or card

The name and address on any secondary ID must match the old or new address on your change of address request.

If you are doing it online ...

An email address is required for online COA submission.

A onetime passcode or verification link will be texted to your cellphone.

A \$1.10 credit card identity verification fee will be charged to your credit card.

The billing address on the credit card must match either the old or the new address used in the COA request. Prepaid cards and gift cards are not accepted.

If the online verification fails, you'll have to visit the post office.

What's up Dirk?

I have owned small acreage before, but the chunk I acquired a few years ago has proved to be a major 'Wack-a-mole' process. Jumping from noxious weeds, to waterlines, to mowing to masterminding the projects. I really like to think things out (my engineer brain) before creating a bigger problem. I keep acquiring more things to make the projects get manageable, like weed sprayers to mount on back of the tractor, or the gator. Yes... I found that I need one for each. This doesn't always lead to ideal results, as my daughter quipped "you seem to have a lot of problems with your progress". Thanks to the peanut gallery!

Deep down though I must love it, because I feel relaxed when I am at home. We get some wonderful views and a peaceful setting far from the stresses of otherwise being closer to town.

My younger daughter Sienna is still at home as she has a pretty good gig, other than working mostly Graveyard or Swing shifts as a 911 operator in Emmett. She has to manage multiple items at once - EMS and Fire, separately from Police, County and City, while also manning the phone lines with the standard 911 greeting. Good training; however, it does say that not much happens in Emmett. She has a reverse curse, meaning when on shift it is really slow. She says it gets boring, but it is good to know that no one is getting hurt.

My eldest daughter, Dr. Wall, on the other hand, doesn't have that curse. She also works a lot of overnight shifts but will report 20 and 30 case nights. Working with animals she loves, but sometimes how people handle bringing their pet into an emergency hospital reveals the worst. She feels lucky to be doing something that really makes a difference, however.

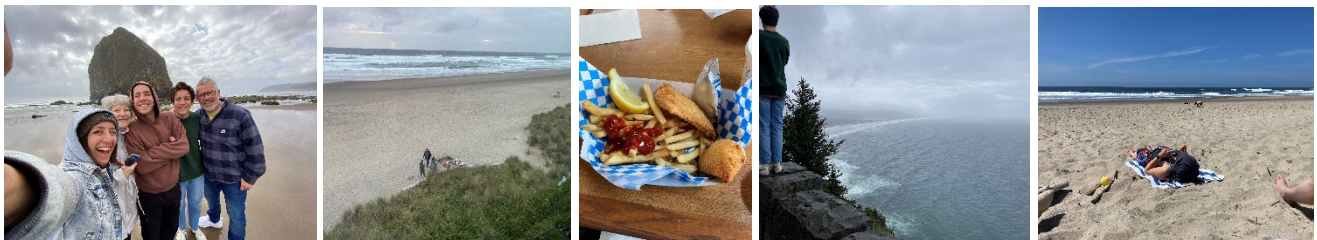
As we head into Q3, stay tuned for an update on our **new office**. We have been in the same location for years, but it is time to ramp up the practice. I really want to grow things over the next ten years. We will be patiently looking for the right team players as we add a few new families each year. We will also look to bring in some younger talent, to help with wealth transfer that will be happening over the next 20 years.



What's up, Pam?

Gosh I love summer here in Idaho! There are so many things to do, so many places to go to and explore and...the mountains and desert are always calling for day trips or weekend get aways.

One first wedding is complete (the wedding was beeeautiful for sure and I am so happy for my grandson and new granddaughter Colton and Chloe). They are settling in nicely and enjoying married life. It was so wonderful to have my son and his family in from Tennessee for a week of fun here and then join them on the Oregon coast for a few days before they headed back home. The coast is great, even though it was a bit cool. We visited Canon Beach and stayed in Lincoln City. We were right on the beach, and it was sooooo relaxing. I plan to go back for sure as we did not get to EAT at every restaurant we wanted to and sample more fish and chips!.



My oldest grandson, Cody, and his soon to be bride Brittany, are getting married this month and we are all so excited for them. My sister was not able to make it for Colton's wedding; however, she is coming for Cody's and the family is sooooo excited. They love their Aunt Gail! While she is here, we will do day trips, have a tea party with Gina and her mom and just enjoy some sister time.

Greg, Gina and all of the newlyweds and I will be camping in the Sawtooth's in August, and I am actually looking forward to the back woods experience. My kids are STILL in awe that their mom WANTS to camp...and in the wild, no less. Many of you LOVE camping and I think it has rubbed off on me! Its so quiet and relaxing and beautiful.

As for traveling this year...not happening. I am saving up my vacation time for next year and will plan several get aways that you all have suggested. I will keep you posted!

We are moving!

Effective **mid to late August** we will be moving to our new offices in Eagle. This is our opportunity to add future staff members to our team, as we grow and expand our services through Bison Advisors and their affiliates.



1013 E Winding Creek Drive in Eagle, ID 83616

No changes to our phone numbers, texting and fax.

We will be closed the week of our move – **DATE TO BE ANNOUNCED** - to do the actual physical move, install phones and internet etc.

We will send out an announcement of our **GRAND RE-OPENING DATE** once we have a firm date.

We are very excited for this next step in serving all of our Solid Wealth families!

We are moving!