

January 2025



It's a new year, a new adventure, a continuation of your retirement journey and much to experience and do.

We are really excited as the opportunities from TruAdvice/Bison keep rolling in, and our meetings this year will be full of 'good stuff'. And to that end, we are working on several 'lunch and learn' events covering topics that are critical to your retirement and legacy plans for this year and beyond. Dirk has had many discussions with the folks at Bison and is excited to share their insight. (Any suggestions on topics? Call us!)

We are moving our State of the Union Client event from February to April this year. More details are within this newsletter; but our speaker and topic will be something you won't want to miss!

We have been researching travel topics which include some new restrictions, some places to enjoy and others to avoid. Yes, we have some crazy recipes for those who cook but we also have some great articles on the economy and investment futures.

As always, we encourage you to share our website (which we update frequently) that has What we do, How we can help, insight into what benefits Solid Wealth has to offer and many resources for you, your family and friends/family/neighbors who might have questions regarding their retirement. We always welcome any referrals you send our way as "Ask us Anything" is pretty much how we roll here. Dirk is very passionate about helping in any way he can. Just have them call the office to talk to Dirk.

We are looking forward to increasing staff at some point this year, creating a great History Client event this fall and having a few 'gatherings' for our families here at the office. We so appreciate you all and it is our pleasure to serve you and assist in any way we can! Happy New Year everyone!

Solid Wealth website: www.solidwealth.com Check it out today!



[This newsletter can be downloaded from our website \(Check Resources tab\) and shared!](#)



**SOLID
WEALTH**
YOUR FINANCIAL ADVOCATE

Office Hours

Monday through Thursday 9:00 am to 4:30 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**

2025 Holiday Closings

- January 20th – Martin Luther King Day
- February 17th – Presidents Day
- April 18th – Good Friday
- May 26 – Memorial Day
- July 4th – Independence Day
- September 1st – Labor Day
- October 13th – Columbus Day
- November 11th – Veterans Day
- November 27th – Thanksgiving
- November 28th – Day after Thanksgiving
- December 24th – Christmas Eve
- December 25th – Christmas Day
- January 1st– New Year’s Day (2026)

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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

DO NOT TRAVEL TO ROME FROM 12/24 TO 12/25 AS THEY ARE CELEBRATING THEIR JUBILEE. The tourist traffic and congestion will be over-the-top and Italians will not be very accommodating. She recommends waiting a year if you really want to visit Italy and Rome.

REAL ID Frequently Asked Questions

The enforcement date is May 7, 2025.

Frequently asked questions and answers regarding the implementation of the REAL ID Act. The REAL ID Act, passed by Congress in 2005, enacted the 9/11 Commission's recommendation that the Federal Government "set standards for the issuance of sources of identification, such as driver's licenses." The Act established minimum security standards for license issuance and production and prohibits certain federal agencies from accepting for certain purposes driver's licenses and identification cards from states not meeting the Act's minimum standards.

Additional questions may be sent to the Department of Homeland Security at TSA-ContactCenter@tsa.dhs.gov.

Passed by Congress in 2005, the REAL ID Act enacted the 9/11 Commission's recommendation that the Federal Government "set standards for the issuance of sources of identification, such as driver's licenses." The Act established minimum security standards for state-issued driver's licenses and identification cards and prohibits certain federal agencies from accepting for official purposes licenses and identification cards from states that do not meet these standards. These purposes are:

- Accessing certain federal facilities
- Boarding federally regulated commercial aircraft
- Entering nuclear power plants

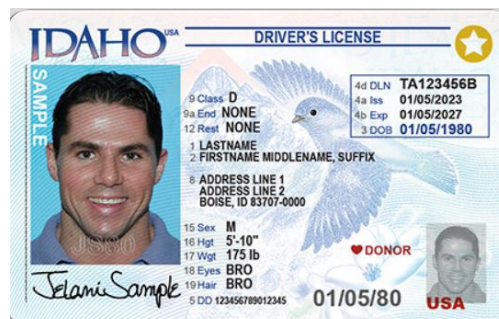
Federal agencies, including DHS and TSA, may only accept state-issued driver's licenses and identification cards as identification for purposes of accessing federal facilities - including TSA airport security checkpoints - if the license or card was issued by a REAL ID compliant state in accordance with the REAL ID security standards (meaning the license or card must include the REAL ID compliant star marking). Enhanced Driver's Licenses (EDL) issued by Washington, Michigan, Minnesota, New York, and Vermont are considered acceptable alternatives to REAL ID-compliant cards and will also be accepted for official REAL ID purposes. Most EDLs do not contain star marking and this is acceptable.

Yes. All States, the District of Columbia, and the five territories are REAL ID compliant and issuing REAL ID compliant driver's licenses and IDs.

Visit your state's driver's licensing agency website to find out exactly what documentation is required to obtain a REAL ID. At a minimum, you must provide documentation showing: 1) Full Legal Name; 2) Date of Birth; 3) Social Security Number; 4) Two Proofs of Address of Principal Residence; and 5) Lawful Status.

States may impose additional requirements, so check with your state's driver's license agency website, before visiting them in person, for additional guidance and assistance.

REAL ID compliance cards will have one of the following markings on the upper top portion of the card – a gold or black star, a gold or black star in a circle or a Bear with a star. If the card does not have one of these markings, it is not REAL ID compliant and won't be accepted as proof of identity in order to board commercial aircraft.



THE SHARING CORNER...




How to stay active and healthy in Boise's coldest months – from the pages of Totally Boise Winter Guide here are a few ideas:

- **Hit the slopes at Bogus Basin** – just 16 miles from downtown, it is a winter playground for skiing, snowboarding and even snowshoeing.
- **Explore the Greenbelt** – bundle up and take a brisk walk or jog along the Boise River Greenbelt.
- **Try snowshoeing or cross-country skiing** – Head to places like Idaho City or Ponderosa State Park for trails that cater to those winter friendly sports.
- **Join a fitness class** – Hot Yoga at studios like Sage Yoga and Wellness or Yoga Six
- **Group fitness classes** – Pure Barre Boise offers low impact, high intensity workouts or check out Body Bar where reformer Pilates, barre and strength training come together for a full body workout and there is also the local YMCA.
- **Indoor climbing** – head to Asana Climbing Gym or Vertical View Climbing Gym for a fun full body workout that boosts strength and coordination.
- **Eat seasonally and nutritiously** – shop local at the Boise Farmers Market (Winter edition) – the indoor market runs during the colder months and offers fresh, local produce.
- **Cook comfort food with a healthy twist** – think hearty stews, roasted veggies and whole grains like quinoa and farro.
- **Prioritize your mental health** – soak up some sunlight and make time to get outside during the day even if it is just for a quick walk.
- **Try Meditation** – apps like Calm or Headspace can guide you through quick meditations to reduce stress
- **Connect with others** – Stay social, even if it is virtual. Join a local club, church or community center, host a cozy game night with friends.
- **Stay Consistent and Flexible** – make it social by grabbing a workout buddy
- **Set weekly goals** – plan your activities at the start of the week, whether it's a hike, yoga class or home workout
- **Be kind to yourself!**

Want to do something social? Check out locations that serve up an Espresso Martini. Ochos in downtown Boise, Amsterdam Lounge, Hap Hap Lounge, The Mode Lounge, Press and Pony or the Modern Hotel and Bar have the best around.

Dining downtown can be the elegant Chandlers or a family affair at The Warehouse Food Hall downtown.

Looking for Adventure? Stanley Idaho is the place to be. Nestled in the heart of the Sawtooth Valley, its know for its stunning landscapes and endless outdoor activities – especially in the winter. And as always, there is Tamarack and McCall!



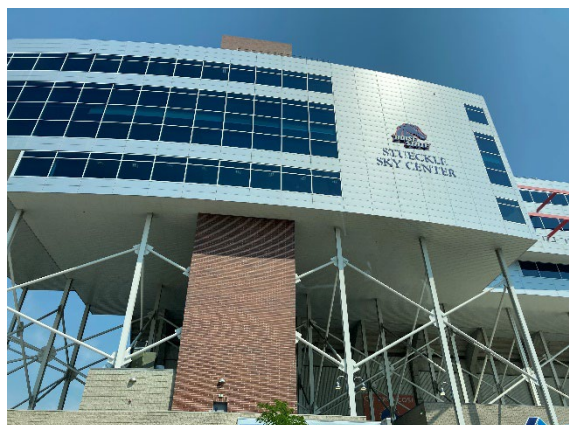
Client events and Guest opportunities

**Our Fall Open House
was
November 7th**



For those who were able to attend, it was so great to see so many of you, to share beverages and appetizers and catch up on your families and plans for the new year.

EVENTS FOR 2025



State of the Union
Client/Guest Event
April 16th from 6-9 pm
Boise State Stueckle Center



The Bronco room
(overlooking the blue field!)

This year we are pleased to announce our Speaker – Chris Sleight, CEO From Bison/TruAdvice. He will bring some exciting news and updates from Bison as well as insight into the economic forecasts for the year. More details will be sent out closer to the date, so **SAVE THE DATE!**

We are working on several ideas for Lunch and Learns or gatherings here at the office (and maybe even bringing back the cooking event at JUMP). As they come together, we will be sending out email invites to everyone with topics, locations and details. As always, if you have a request, please let us know, ok?



Here's an uncomfortable truth you need to accept: Someday—hopefully in the very distant future—you are going to die.

The good news: You can make that moment easier on your heirs by taking a few simple steps.

One of the best ways, financially, to prepare now for that time is to choose a person to be the executor of your estate. Unfortunately, that also can be one of the more overlooked aspects of estate planning—which can spell trouble for your family and your wealth.

The CEO of your estate

Your executor is essentially the CEO of your estate - the person responsible for making sure your will is executed properly. This role can mean handling everything from distributing assets to heirs to ensure any taxes due are paid.

In other words, your executor is a crucial player on your estate planning team.

Not surprisingly, then, people often find it difficult to choose their executor. The good news: You can choose from virtually anyone. Although in our experience, a family member is the most common option, professionals - lawyers, bankers and others - are also commonly selected. What's more, family member executors may engage a professional for help doing the job...a move that can potentially help avoid family conflicts over assets.

Executor misconduct

There are clear circumstances where executors do not fulfill their obligations. Some of the more egregious issues we have seen include:

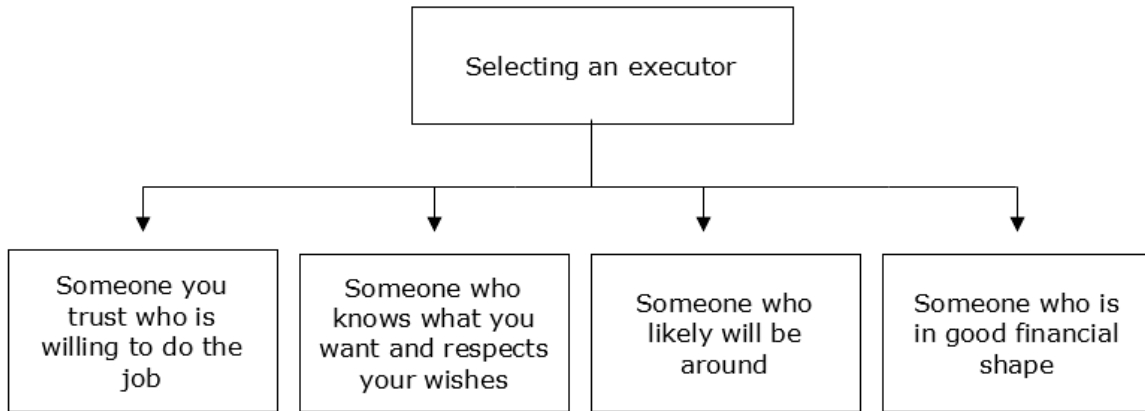
- **Withholding inheritance.** There are times when an executor is not required to disburse assets, such as when debts have to be paid off first. However, when the executor is not disbursing assets in a timely manner, it can be a red flag that should be looked into.
- **Breach of fiduciary obligations.** All executors have a fiduciary duty to act in the best interests of the deceased and the beneficiaries. For example, executors must keep records of all financial transactions and be able to show those records to the heirs. Sometimes, however, executors fail to fulfill their fiduciary duty. Even if the failure is not ill-intended, ignorance is not a valid excuse.
- **Stealing from the estate.** There are examples of executors who have stolen funds from the estate. Access and limited oversight (or no oversight at all) can easily result in greedy people abusing their position as executors.

FOUR CONSIDERATIONS WHEN CHOOSING AN EXECUTOR

Based on all of this information, we think it makes good sense to select your executor carefully so that your wishes as laid out in your will are honored and followed.

There are a few actions that we believe can potentially help make sure your executor does a good job (see the exhibit below).

Getting What You Want



1. Pick someone you trust who is willing to do the job. You need to select someone—such as a family member—in whom you have a great deal of faith. That won't guarantee things will turn out as you want them to, but it can potentially reduce the risk of negative outcomes.

Your executor must also have the time required to do a good job and be inclined to take on the role and all it involves. This is true even if he or she ultimately engages a professional for additional help.

Important: If choosing a trusted family member or friend isn't an option for you, you might consider going with a corporate executor. Professionals with experience in matters relating to wills and estates can potentially do the job of executor better than an amateur, especially when complex assets and estates are involved. Note, however, that generally there are higher expenses associated with a corporate trustee.

2. Make sure the executor knows what you want to happen and respects your wishes. The idea here is to eliminate any vagueness in the will. Communicate clearly what you want to have happen. The executor must respect your wishes even if he or she disagrees with them. For example, even if you leave money to a particular cousin whom the executor despises, the executor must still disburse the funds.

While it is possible to replace an executor, it is often costly and problematic. The better approach is to carefully and explicitly specify your wishes and choose a person to be executor who will do a good job in the role by following your wishes and preferences.

3. Select someone who is likely to be around to do the job. When choosing, consider a candidate's age and health status. After all, an executor who isn't alive or healthy enough to administer your estate won't do you any good. Have a relatively young and healthy executor as your first choice or as a backup.

4. Consider the person's financial health. Candidates who have financial challenges, excessive debt or liens against them may not be good, trustworthy options.

Conclusion

If you haven't chosen an executor, it's a great time to take this crucial step. If you already have one but haven't revisited the issue in years, you might consider making sure your choice is still the best for you given your situation and goals.

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Emergency numbers for your Phone when traveling abroad

by Shannon McMahan

Looking up your destinations' emergency phone number isn't a standard vacation-planning step. But the old adage of "its better to be safe than sorry" rings true – no one who finds themselves in an emergency situation abroad expects it to happen to them. We are all familiar with 911 in the US but what number do you dial when you are in a foreign country. Emergency numbers around the world are not something you want to be trying to figure out in the midst of extreme danger.

It only takes a few minutes to find the number that may save you or someone else's life, thus making it the one thing you should be adding to your phone before a trip aboard. Consider it part of your itinerary research process.

Emergency Numbers around the World: Here are some popular English-speaking destinations emergency numbers around the world and how to find any other one you need,

- Australia uses 000 and New Zealand uses 111
- Canada and Mexico use the North American standard of 911, as do all American Territories (Puerto Rico, American Samoa, US Virgin Islands)
- Much of the Caribbean uses the North American 911 standard including Antigua and Barbuda (911 and 999) Aruba, the Bahamas (911 and 919), Bermuda, Bonaire, Belize, the Cayman Islands, the Dominican Republic, Grenada, Montserrat, St Kitts, St Lucias (911 and 999), St Vincent (911 and 999) and Turks and Caicos.
- The European Union has created a universal number of 112. Several non-EU countries in Europe including Norway and Switzerland have also adopted the 112 standards. Outside of the E.U. India also uses 112, as well as South Korea. However, in South Korea, use 1330 for medical emergencies as this number is specifically for foreigners in Seoul.
- Jamaica uses 110 for fire, police, and ambulance and 119 for police.
- The Philippines uses 911.
- Japan uses two numbers – 110 for ambulance and fire and 119 for police.
- South Africa seems to be the only English-speaking country to use more than three digits – 10177 for ambulance and fire and 10111 for police.
- The United Kingdom uses both 999 and the 112 E.U Standard.
- In Hong Kong the emergency number is 999.
- Brazil uses 190 for police, 192 for ambulance and 193 for fire.

In non-English speaking countries there is no guarantee the operator will speak English. However the Department of State provides a list of emergency numbers around the world organized alphabetically and it's a good idea to have your destinations number saved regardless.

Once you have the number for the country you are visiting take the time to store it in a place easily accessible, such as your mobile device but you should also remember it in case your phone is not readily available in an emergency. Even if you do have your phone handy, you will be able to retrieve the number faster if you know it by heart rather than fumbling through your contacts and wasting precious time. It only takes a minute, and it really is better to be safe than sorry.

As back-up to the 911 equivalent consider saving the nearest US Embassy's direct and/or emergency line into your contacts. This could be helpful in less urgent emergencies like a lost passport or an evacuation situation – each of which could require official assistance.

How to Avoid the Worst Cold-Weather packing Mistakes by

Caroline Morse Teel



You can definitely blame the Bulk of winter layers for your overstuffed suitcase. After all, warm clothing takes up a lot more room than summer T-shirts and shorts. But we are here to help. Here are nine winter packing mistakes we learned the hard way, and the tips you need to pack like a sub-zero pro.

Packing the Wrong Materials: I love cotton for travel most times of the year because it's lightweight and breathable, but it's a terrible choice for the winter. Instead of wicking away moisture and sweat, it absorbs it, which will make you cold. Opt for warmer materials like fleece, Thinsulate, or wool. Merino wool is one of the best choices for travel, as it's naturally odor-resistant and breathable, plus it's less itchy than regular wool.

Forgoing a Hat: Yes, we have all experienced the dreaded hat hair, but if you leave your hat behind you are not only exposing your ears to frostbite, but you are also losing significant body heat through your uncovered head. A thermal beanie that is made from moisture-wicking thermal wool will prevent sweaty hair and keep you toasty. Throw in a pocket-sized folding hairbrush with a mirror if you are concerned about hat head ruining your look.

Packing the Wrong type of Gloves: Gloves are not going to keep your hands warm if you keep taking them off to use your phone. Get a pair that is compatible with a touch screen.

Leaving behind Sunglasses: Since you are not headed to the beach you might forget to pack your sunglasses. The sun can shine brightly on freezing days too though, so be sure to pack yours. Throw some sunscreen in there while you are at it as you can get sunburned in winter, especially where there is snow on the ground.

Not Bringing Multi-Use Items: Warm clothing tends to be bulkier than summertime items so maximize your space by bringing pieces that will pull double duty. Bring items that you can wear more than once without washing, like jeans and sweatshirts as well as clothes that can be worn in different ways. Leggings for women can be worn alone as pants or under a dress for warmth. Plus, they let you leave the money belt behind as they normally have pockets.

Not Bringing Layers: When the temperatures are really low and winds are really high, one layer of clothing just is not going to cut it. Ideally, your outfit will include a base layer to wick away moisture and keep you dry, an insulating layer to trap warmth and an outer layer to stay wind and water protected. My tip? Wear fleece lined leggings or thermal long johns under pants, with a heat trapping shirt and a Merino wool sweater plus a synthetic down jacket and you will be good to go on even the coldest days. You want to choose synthetic insulation over down because real down is basically useless if it gets wet.

Wearing the wrong shoes: Your shoes face a big challenge in the winter. They need to be insulated, waterproof and warm; provide great traction in case of ice; be able to withstand salt, and be comfortable to walk in. Your sneakers aren't going to cut it. Men - boots from London Fog fit the bill and offer basic black design that won't stand out as snowshoes. For women - try Sorel Waterproof boots. Just remember to wear your heavier snow boots on the plane, train or bus; otherwise, they will take up half of your suitcase space.

Choosing the Wrong Coat for your Destination: Before you pack, think about what exactly you will be doing on your trip and check the forecast closely. If it is not going to be freezing, you may get overheated especially if you will be doing a lot of walking which will warm you up. There is nothing worse than sweating through your coat when you go from cold temperatures outside to an overheated subway train or public transportation. Consider a lighter weight packable winter coat instead.



Stanley Tucci's Pastina Classica Recipe

Ingredients:

- 4 tablespoons salted butter
- 1 pound dry pasta S.Pellegrino Stelline Pasta
- 1 cup + 6 tablespoons finely grated Parmigiano Reggiano

Directions:

1. In a large pasta pot, add 4 quarts of water and 1 tablespoon of salt and bring it to a boil.
2. Cube butter into 16 equal pieces.
3. Once the water is boiling, add pasta. Turn the heat down to a low boil and cook for 6 minutes, stirring occasionally so pasta doesn't stick to the bottom of the pot.
4. Once cooked, use a ladle to reserve 1 cup of pasta water.
5. Drain the remaining liquid from pasta and place pasta back into the pot.
6. Add cubed butter, tossing to coat.
7. Add half of the Parmigiano Reggiano and toss to coat. Then, add half of the reserved pasta water and stir. Add the remainder of the cheese and reserved pasta water and stir to form a creamy sauce.
8. Add salt and pepper to taste.
9. Divide the pasta into six to eight bowls.
10. Garnish with additional grated Parmigiano Reggiano.

Dublin Coddle

A white Irish Stew fit for a cold evening meal!

Ingredients

- 1 pound Irish sausages
- 1 pound potatoes, peeled and cut into large dice
- 6 carrots, roughly chopped
- 1 quart whole milk
- 1 pound Irish bacon
- 2 large onions, roughly chopped
- 1 quart chicken stock
- salt and pepper to taste

Directions

1. Place a large Dutch oven over medium-high heat. Cook sausages and bacon in the bottom of the Dutch oven until the bacon is crisp; drain fat from the pan, reserving 1 tablespoon of drippings. Crumble bacon and halve the sausages.
2. Heat reserved drippings in the Dutch oven over low heat along with the crumbled bacon and sausages. Add onions and carrots; cook and stir until the onions soften, 7 to 10 minutes. Stir in stock and milk; bring to a simmer and cook until the potatoes are fork tender, 30 to 45 minutes. Season with salt and pepper to serve.



Upside Down Pear Gingerbread Cake

Ingredients

- 2 ½ cups all-purpose flour
- 1 ½ teaspoons baking soda
- 2 teaspoons ground cinnamon
- 2 teaspoons ground ginger
- 1 teaspoon ground cloves
- ½ teaspoon salt
- ¼ cup butter
- ¼ cup brown sugar
- 1 (29 ounce) can pear halves, well drained
- ½ cup white sugar
- ½ cup butter, softened
- 1 egg
- 1 cup molasses
- 1 cup hot water

Directions

1. Preheat oven to 350 degrees F (175 degrees C). In a bowl, lightly mix the flour, baking soda, cinnamon, ginger, cloves, and salt until thoroughly combined.
2. Place 1/4 cup of butter into a 10-inch springform pan, put it in the oven, and allow it to melt for a minute or two. Sprinkle the melted butter evenly with brown sugar. Pat the pear halves dry with paper towels and cut each half into 3 slices lengthwise. Arrange the pear slices in a spiral pattern on top of the brown sugar. Without disturbing the arranged slices, spray the inside walls of the pan with cooking spray.
3. Beat the white sugar and 1/2 cup of butter in a mixing bowl with an electric mixer until creamy; beat in the egg, then mix in the molasses. Mix the flour mixture into the molasses mixture, then stir in the hot water. Pour the batter into the springform pan on top of the pear slices.
4. Bake the cake in the preheated oven until a knife inserted into the cake comes out clean, 45 to 50 minutes.
5. Allow to cool completely in the pan before inverting it onto a serving dish and removing pan.

What's up Dirk?

Stacey and I will celebrate 33 years of marriage this February, bringing a renewed feeling that we have many more great ones yet to experience. We do love living in the country with lots of elbow room; although, ten acres does sound a bit insane at times. The massive potential certainly is causing my visions and projects to get redirected as I begin to implement ideas.

My daughter Dr. Shawni Wall as an emergency Veterinarian will be wrapping up her two-year contract in Asheville, NC this fall. Coincidentally, the water was announced 'safe to drink' on January 7th 2025 (she was affected by the hurricane last fall). I feel that as she explores her options, we are hoping it will include opportunities closer to home.

The idea of moving has been rumbling around in daughter Sienna who is currently at home with us. She has found that being a first responder is very rewarding and plans to continue as a 911 operator. Being there as a calm, rational source for people that are having a tough time is something that feels right for her. If she does get the bug to move out, I would definitely lose my helper, as she is qualified to run my tractor on our many projects. She also has been very handy on just about any project requiring an extra set of hands.



We went as a family to the Botanical Gardens during Christmas. Cold but beautiful.

Sienna and I attended the BSU game that sent them to the Fiesta Bowl. What a great night!

I wish everyone a better year in 2025 as we look forward to expanding your experience with us as your partner. We have a bigger place and plan to add some additional talent locally as well as deep enhancements coming from partnering with Bison, a 10-billion-dollar Private Family office, filled with many new offerings. Stay tuned.

What's up, Pam?

Gosh, 2024 was a VERY busy and crazy and fun year when it comes to my family and these past three months have been all of that and more!

We had quite a few birthday parties with lots of pizza and presents (we take over the Nampa Idaho Pizza location!), had a VERY filling Thanksgiving spread with out-of-town family and repeated it again prior to Christmas. Boy was that a fun night! Paper and presents and hugs and laughter and chaos everywhere!

Oh, and I can't forget the Gingerbread house building contest. This is an annual event I put on and this year we had 15! We had a very filling Taco bar prior to the competition, and it was competitive for sure. We had a Most Authentic house (matching the box of course), the Most Creative and, for those who just couldn't get their house to stay together...the CSI Crime Scene/Disaster category. Everybody won!



I decided at the last minute to fly out and visit my sister in Illinois for Christmas. We spent time with her oldest and his family (ate toooo much), went out shopping and lunch and just spent time. My youngest son and family are in Nashville, so I drove down for Christmas and it was wonderful! My sis and I haven't had Christmas together for, gosh, four years – same with Chris and April and Noah and Jaden (and Denali – my grand dog). Needless to say, we don't do things quietly but presents, coffee, singing and food were all involved! And they did gingerbread houses as well! The boys are Baristas at the local coffee shop, doing well in school and making music. Chris is still with Ramsey Solutions and was promoted yet again for his writing and creative skills. April is a Consultant for coffee house development and has started two coffee shops since they moved. She is really good! Most of Aprils family have moved to the Nashville area, so it was 'old home week' while there. So good to see everyone! I think I will have to go back when it is warmer so we can do downtown Nashville!



Remember those two oldest grandsons who married this past Spring and Summer? Well, they are expecting their first kiddos in May and June. Quite the surprise for those of us who are now going to be GREAT grandmas! Goodness. All of the families are super excited for them and are looking forward to many baby hugs and smooches for sure. 2025 is going to be a wonderful, exciting and fun year. Can't wait to see what happens!