

August 2024
Free Take One!

Star Spirit

MAGAZINE 83669

STAR - MIDDLETON - EAGLE
COMMUNITY & EVENTS GUIDE

Stop Surviving - Start Thriving!
Life Coach Michelle Harris - p. 22

We Are The Champions
West Valley Little League Rocks! Mayor Trevor Chadwick - p.7

Idaho Local Corn Crop
Good Food, Good Health, Ruth Ludwig - p.12

LifeSpring Church
Excellent Leadership Matters, Pastor Tim Nay - p.14

Star Answer Man
Rustic Table Steakhouse + Bar Review - p.16

The Petras Perspective
Death of Home Ownership - p. 24

Hunter's Creek Park
Star Park Tour with Mayor Chadwick, - p. 31

What Does Vintage Mean in Wine?
Scott Nickell, Idaho Wine Geek - Page 50

"It's Not a Community Magazine, without U!"

Cover - Michelle Harris, Pg - 22



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Recipe of the Month - August



Easy Empanadas

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In a large mixing bowl, combine the flour and The Milled Olive Pink Himalayan Salt. Slowly add The Milled Olive infused olive oil while stirring with a fork until the mixture resembles coarse crumbs. Gradually add the cold water, a little at a time, and knead until a smooth dough forms. Add more water if needed. Divide the dough into small balls, cover with a damp towel, and let rest while you prepare the filling.

2. Make the filling:

Heat The Milled Olive infused olive oil in a skillet over medium heat. Add the chopped onion, garlic, and bell pepper, and sauté until softened, about 5 minutes. Add the cooked chicken or beef to the skillet, along with The Milled Olive Adobo Seasoning Blend, salt and pepper. Cook for another 2-3 minutes, stirring occasionally. Remove the skillet from heat and stir in The Milled Olive Chimichuri Seasoning Blend. Allow the mixture to cool slightly, then stir in the shredded cheese and optional diced jalapeños or chili flakes.

3. Assemble the empanadas:

Preheat your oven to 375°F (190°C) and line a baking sheet with parchment paper. On a lightly floured surface, roll out each dough ball into a circle about 1/8 inch thick. Place a spoonful of the filling in the center of each dough circle. Fold the dough over the filling to create a half-moon shape and press the edges firmly to seal. You can crimp the edges with a fork for a decorative touch. Place the empanadas on the prepared baking sheet, leaving some space between each one. Brush the tops of the empanadas with the beaten egg for a golden finish.

4. Bake the empanadas:

Bake in the preheated oven for 20-25 minutes, or until the empanadas are golden brown and crisp. Remove from the oven and let cool slightly before serving. Enjoy your delicious Milled Olive infused olive oil empanadas!

Feel free to customize this recipe with your favorite fillings or experiment with different infused flavored olive oils for unique flavor combinations.

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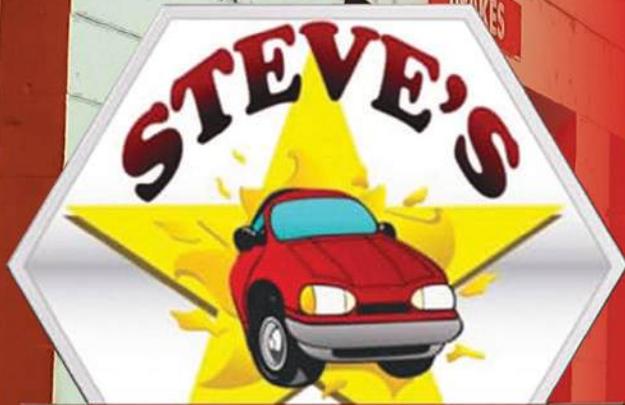
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Welcome To Star!

By Councilman Kevan Wheelock

Star Idaho Summers

The heat is on, but we are grateful for the celebration that we all had on the 4th of July. The weather was kind to us, especially as we gathered to honor our nation's independence. It was a blessing to enjoy such favorable conditions.

Recently, we've witnessed a significant increase in the number of people flocking to Star Pond at Freedom Park near the Star Riverhouse. This wonderful facility offers fishing, kayaking, and swimming opportunities that bring immense recreational benefits to our community. As we enjoy these activities, let's remember to respect the privacy of those who live around the pond. The beaches have been quite crowded, and we kindly ask for your patience with your neighbors and with those patrolling the area to ensure the safety of our youth and families.

Our parks, each with their unique variety, play a vital role in the lives of Star citizens. Outdoor activities can be enjoyed throughout most of the year here, and it's important not to take these opportunities for granted. I want to extend my gratitude to the citizens who walk along Star Road, often carrying a bag to pick up litter and beautify our town. Such acts of kindness and community spirit are core values that define us as Star citizens.

I know more growth is coming and we are doing our best as a city to manage this expansion best we can. Please recognize both long-time residents and newcomers are doing all they can to adapt and thrive together.

I also want to thank those who work tirelessly in this heat to maintain our parks. We have an excellent staff of people who take great pride in their work to ensure that events are successful. I'm grateful for their personal pride in our local community and in the future of those who live here.

I hope you can enjoy some backyard barbecuing with those that you love and recognize that the freedoms we enjoy are not to be taken for granted.



Star Spirit Community & Event Guide

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Publisher: Ernest H Woods.
- Head Cook and Bottle Washer
Juli Woods - Managing Editor, aka - Mrs. Juli Woods

Contributors:
Mayor Trevor A. Chadwick
- Mayor's Corner
Kevan Wheelock - Star City Council
Ruth Ludwig - Foodie Editor
Masumi Purdy - Real Estate
Mike Petras - Market Perspective
Scott Nickell - Wine Editor
David Kline - Outdoor Sports
Rex Rodriguez - Tech/Website

Care to write a story?
Email: Juli.StarSpirit83669@gmail.com
You will receive full credit for your work and a wee bit o' fame. Hit us up! Local Area Content only! History articles most welcome!

Submissions:
Ernest Woods
PO Box 662
Star, Idaho 83669
(208) 602-5757
email: StarSpirit83669@gmail.com

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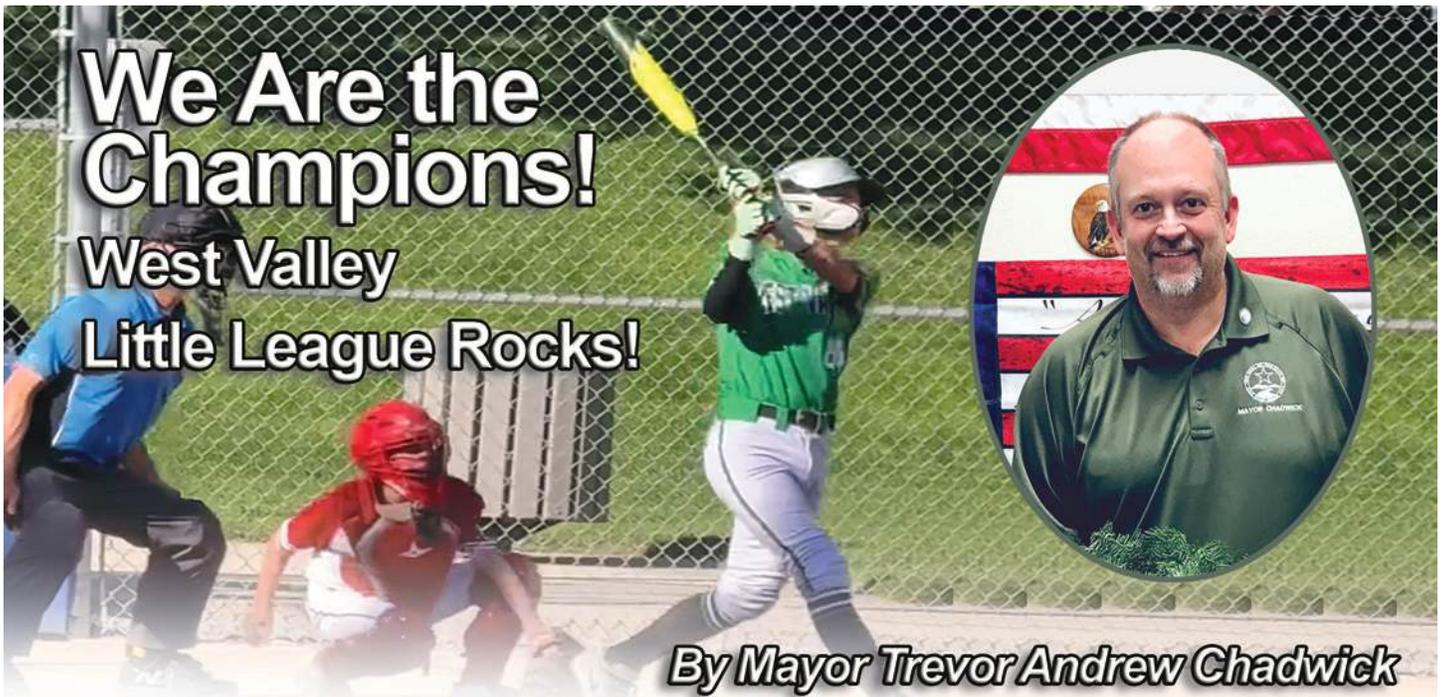
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By Mayor Trevor Andrew Chadwick

Lots of great news from the West Valley Little League Softball and Baseball front. These are the youth of Star and Eagle.

The 10u softball girls won state.

The 12u softball team won their first three games in the Northwest regionals taking out Montana 10 - 5. Make certain to jump on ESPN+ and cheer for these beautiful and talented young ladies in the North West Regional Championship Game onn July 26th. If the girls continue their streak they will represent Idaho in the Little League Softball World Series slated for August 4-11 in Greenville, North Carolina.

Coach Kris is optimistic about his team and said of his team, "I am really proud of the girls and the perseverance and their ability to have fun in stressful scenarios."

The 10u boys won the state championship by beating Cour de lane 3-2 in extra innings. Outstanding job

The 12u boys won the State Championship yesterday

and will be going to the Northwest regionals from August 3-8. There they will be playing against teams from Oregon, Washington, and Alaska. This is a double-elimination tournament. Let's cheer them on to victory. If our team wins they will punch their ticket to the Little League World Series August 14-25 in Williamsport, Pennsylvania.

Coach Pat noted that he felt they had a good chance of winning and he praised his team stating " We are a competitive resilient team that plays with a lot of grit, tenacity and remarkable teamwork."

Great job to these young ladies and men, their coaches, and their families. Way to represent your community and families. We all in Star and the Treasure Valley will be rooting for you.

"The Youth Are Our Future" - Mayor Trevor A Chadwick.

Star Harmony Chorus Performs at Boise Hawks Stadium!

The Boise Hawks baseball game on July 11th was filled with patriotic spirit as Star Harmony Chorus took the field to perform the National Anthem. This local chorus, known for their beautiful harmonies and uplifting performances delivered a rendition of the anthem that surely stirred the hearts of everyone in attendance.

The Star Harmony Chorus, a group of passionate singers from all walks of life, came together to share their love of music. Their regular rehearsals honed their skills, creating an extraordinary sound. Their dedication to excellence was evident in their performance, and their desire to share their gift with the community shone through.

Having the Star Harmony Chorus perform the National Anthem at the Boise Hawks game was a wonderful way to celebrate both music and America's favorite pastime. It allowed the community to come together and express their pride in their country and their local baseball team.

Star Harmony Chorus is the Star Idaho chapter of the Barbershop Harmony Society. We are a women's acapella, competitive chorus, singing in the barbershop style. We are always looking for talented singers, and we provide sheet music and learning tracks! If you'd like to join us or hire us for an event, please contact Janie Best at Janie.wolicki@gmail.com.



Star Harmony Chorus takes a photo-op at Hawks Stadium in Garden City. The Star harmonizers appeared on July 11th to perform the National Anthem for the Hawks vs. Glacier Ridge Game. (The Hawks smoked Glacier 3 - 0!) Star Harmony Chorus is looking for singers and events at which to perform.

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Mark your calendars for the 6th Annual Star Chamber of Commerce Chili Cook-Off. This fun-filled event will take place Saturday, October 5th at the Star Riverhouse next to the Boise River in Star. We are planning for 24+ teams and over 1,000 chili tasters this year. Starting at high noon, tastebuds will go into overtime by sampling all the different chili recipes. The event will also include a pie-eating contest, music, raffle drawings, and an award ceremony.

Volunteers are needed the day of the event to help everything run smoothly and give other volunteers a break to enjoy the event. Please contact us for more information. Volunteering is a great way to meet others and be a part of the community.

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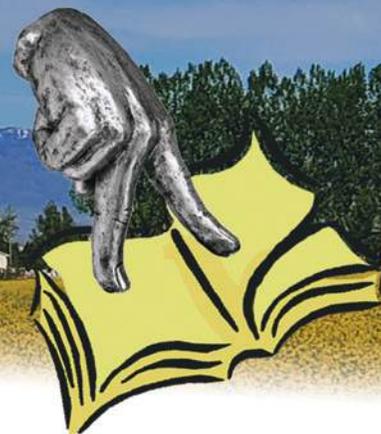
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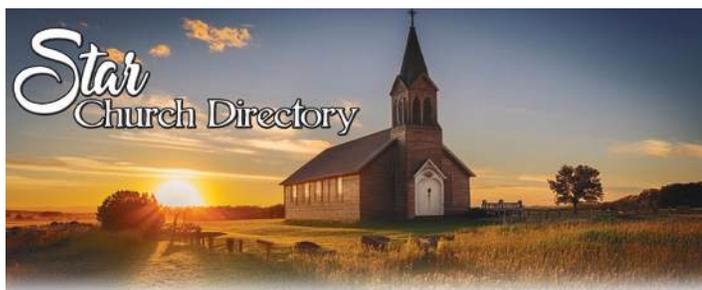
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Star Chamber of Commerce Phone: (208) 908-5476
P.O. Box 72 Star, ID 83669
Email: president@starchamberidaho.com

Southwest Idaho Business Association
Pres. Mike Olsen, mike.olsen@swidba.com
(208) 286-7356



Star Church Directory (alphabetical)

Boise Valley Church of the Brethren - Christian Church
4721 N Star Road
Sunday School: 9:30 am, Worship Services: 10:30 am to 11:30 am
(208) 286 - 7775

Calvary Chapel Star
5390 McDermott Rd, Meridian 83646
Sunday 9:30 & 11:30 am

Franklin Community Church
8499 Hwy 20/26
Services: Sunday School 10am. Sunday Worship 11am.

LifeSpring Christian Church
174 N. Star Rd. Star, Idaho 83669
Services: Sunday 9:15 & 11:00am.

The Church of Jesus Christ of Latter-Day Saints
484 S Main St.
Services: 4th Ward 9am, 1st Ward 10:30 am, 3rd Ward 12:00.
(208) 286-7359

The Church of Jesus Christ of Latter-Day Saints
9400 W. Floating Feather Road
Services: 2nd Ward 9:00 am, 5th Ward 10:30 am
Floating Feather Ward 12:00.
(208) 286-7371

Sanctuary Cowboy Church
6780 Willis Road, Star, Idaho
Livestream online: scowboychurch.com/watch.php
Sunday: 10am
(208) 329-8246

Star Community Church - Friends Church
439 N Star Road
Sunday Adult Bible Class: 9:45 am
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 ★★★★★
 -Mackenzie G.

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 -Kimmy G

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★★★★★
 Connie C.



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IDAHO'S LOCAL Corn Crop

BY RUTH LUDWIG - FOODIE EDITOR



Sweet sweet Corn. I just love it. Our local farm is about to open at this publishing so be sure to drive through and get your basket full. Of course, it is always when it is fresh and in season, like all the local produce. "In season is best."

We all know Idaho's number one crop is potatoes. Idaho farmers grow more than 11 billion pounds of potatoes each year, fingerlings, Yukon gold (my favorite), and reds to name a few of the 30 varieties. That amount covers about one-third of the nation's supply. Five top crops come out of Idaho and impact the economy. Potato revenue in 2022 was estimated to be \$1.3 billion. Hay comes in at Number Two with \$725 million, and Number One in the United States for organic hay production. Number Three is wheat at \$706 in revenue in 2022. Sugar beets were our state's fourth-largest crop in 2022, and second producer in the United States at \$385 million. Coming in at Number Five is Barley with \$357 million in revenue in 2022.

So, what about corn? Where do we stand in corn? Idaho produces 4% of the nation's sweet corn. The sweet corn husk, our farmers produce about 128,700 tons of corn. An estimated cost of sweet corn is 8.50 per ton, which comes to \$10,102,950. I did the math. Our sweet corn farmers yield the highest amount per acre in our Country, they come in at # Uno with an average of 9.5 tons per acre in 2022. Forecasted in the 2024/25 season is a bit up and down.

The weather is expected to be better in July and August for the crops, with a higher concentration of CO2. More planting was done, and the USDA forecasted 15.1 billion bushels up from June's forecast due to the weather nationwide. However, the expected average corn price per bushel at \$4.47 down from 2023. What can we do locally to help? Buy corn and buy local.

Since Idaho produces the #1 volume of sweet corn, it is perfect for eating instead of grain for fuel. Sweet, delicious buttery corn. There are so many ways to eat it. Corn, sweet corn, let me count the ways we can eat you. You all probably have a favorite way. Here we go, Mexican street corn, corn-on-the-cob, and off the cob, corn quesadillas with squash, Chicken Corn chowder, buttery and salted corn-on-the-cob, Corn fritters, corn pancakes, corn muffins, corn bread, fresh corn and tomato fettuccine, New Orleans style scalloped corn, southwest corn sauteed, black bean and corn tacos, fiesta corn, creamed corn with bacon, egg corn muffins, Cajun corn-on-the-

cob, potato corn chowder. There are so many recipes and ways to eat corn.

Here is a link to try : <https://www.tasteofhome.com/collect/creative-corn-recipes/>.

An old adage among corn farmers, "Knee high by the Fourth of July", would be their marker for a good crop. Here in Star, we celebrate big on the Fourth, and I believe our corn was knee-high! Let's celebrate in August our Corn farmers. Drive by our local corn farm and pick up a basket. Have a corn festival party and have everyone bring a corn dish! Get creative.

It is only in season once a year when it is fresh, ripe, and full of flavor. That is the time to dig in!

If you buy more than you need, par cook it and freeze it, either on the cob or to store more corn cut it off the cob. You will have fresh frozen corn all winter long. When it is soup time fresh corn chowder or in a chicken pot pie it will be sweet and delicious!

We recently had close friends over for dinner and John made the best Mexican sweet corn, with homemade Mexican crema, cotija cheese, and Tajine with a splash of fresh lime. SOOOO good, I made a fresh corn salsa one of my favorites full

of flavor and spices. The menu was Tacos but, corn was the star!

Remember: Food + Love = Celebration.
We celebrated corn.



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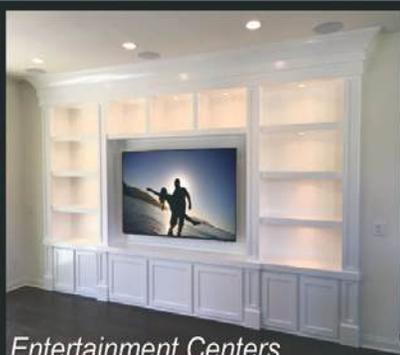


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Excellent Leadership Matters

By Pastor Tim Nay



Any organization interested in growing and having an impact must put great effort into leadership development. John Maxwell put it this way, "everything rises and falls on leadership." This is true for businesses as well as churches. Leadership is important.

It's amazing how old the Bible is, yet it is filled with amazing examples of great leadership. Here at LifeSpring, we are currently studying the book of Nehemiah. Nehemiah took a very passionate idea about rebuilding the walls of his home city, Jerusalem, and turned it into a reality, even though he was under enemy rule nearly 1,000 miles away in the modern country of Iran.

Have you ever felt 1,000 miles away from where you wanted your business to end up? I'm not talking distance, I'm talking development. Unless a business implements good leadership principles, failure is imminent." According to the U.S. Bureau of Labor Statistics (BLS), approximately 20% of new businesses fail during the first two years of being open, 45% during the first five years, and 65% during the first 10 years." (investopedia.com)

Nehemiah had been a cupbearer to the Persian King Artaxerxes who was ruling over the Jews. Nehemiah receives news about his home country, specifically the capital, Jerusalem. If you read this in the Bible, you'll see in the first chapter Nehemiah getting the news. The second chapter says he went before the King with his plans. There is much more to this than first meets the eye.

According to the first chapter, Nehemiah heard the news in the month of Chislev. His heart broke and he was moved with compassion for his city which housed the temple. The text reads in the second chapter he went before the king in the month of Nisan—four months later! This is where the first principle shows up—Take time to plan. In other words, he didn't have an idea one day and the next day tried to implement it.

As we read on in the first chapter of Nehemiah we see how Nehemiah made plans. This is the second principle—Humble yourself. He acknowledged God was God and he was not. He acknowledged God's presence. He admitted his

See Excellence Next Page

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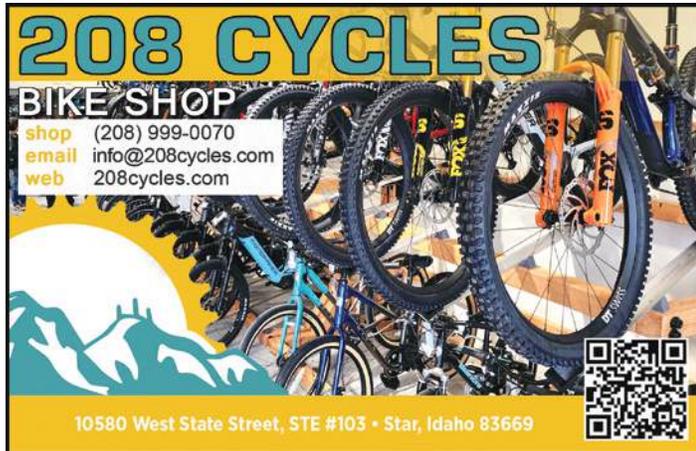
Excellence from Page 14

previous failures. When we are humble we open ourselves to input from others. This does not mean you apply everyone's input, but you at least listen and consider it.

Without humility, organizations fail. I've seen it in the church world where leadership is going through tough situations as a church and they fail to humble themselves and get outside help.

Nehemiah then goes before the King in chapter 2 and makes some big 'asks' to enable him to travel to Jerusalem with safe passage and supplies. Spoiler alert—he ends up rebuilding the walls of Jerusalem in only 52 days.

This book is full of amazing principles to help navigate through any project. Feel free to join us on Sundays this summer and learn right along with us—you'll be glad you did!



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"All the effort in the world doesn't matter, if you're not inspired." - Chuck Palahniuk



Does the Star Answer Man have a new career? (A review of the Rustic Table Steakhouse + Bar)

Well, probably not, but this is my first soiree into being a restaurant critic. Cassandra and Ellie, this article is all about you.

You'd have to be living under a rock, or you just moved here about a minute ago, to not know that one of Star's best, and most favorite, restaurants has changed hands and rebranded. The Rustic Table's long-time manager, Cassandra, and her husband Ellie, are the new proprietors. They have rebranded as Rustic Table Steakhouse + Bar. A lot of us have been saying for a long time that Star needs a good steakhouse. This could be it!

Not counting their soft opening party, your loyal scribe has now been there twice, sampling their new wares out of his own pocket. This is what I think.

My first visit was for breakfast. In case you didn't know, the Star Cafe is no longer the only show in town for an early morning meet-up. Cassandra herself was our server. They had just reopened a couple of days ago and on that particular day, their Internet provider caused a giant glitch, taking the internet down for the entire restaurant for several hours. Of course, when your systems, from ordering, to production, to billing, all rely on the Internet, it's going to create problems. That day was no exception. The restaurant was not heavily staffed that morning as one of their staffers had to make an emergency run to Best Buy for a new Ethernet switch. Between that their system was down, service was predictably slow. I could tell it was a rough day going through the challenges of starting her own business.

For my breakfast that day, I ordered Ellie's Skillet, a hand-breaded chicken fried steak with grilled onions smothered in country gravy. This thing is made with four eggs, and it's served on a bed of hash browns. It comes with toast,

pancakes, French toast, or homemade biscuits and gravy. I chose the hash browns. Now I mentioned the restaurant was having a rough day because of their interwebs and other startup issues, but I'm here to tell you that it was worth the wait! Ellie's Skillet is delicious! The chicken fried steak was cooked to perfection, the gravy was delectable, and the hash browns had a perfect crunch. Of course, that was a lot of dang food, so I shared it with my bride. It was more than enough to satisfy two hungry eaters.

My next visit was on a Tuesday evening. We showed up at around 6:00 PM and the restaurant was about half full, but continued to fill while we were there. Our server was Brooke, who had waited on our table during previous visits. Brooke is very professional, and this is not her first rodeo. The drinks showed up promptly, and she took our order as soon as we were ready. I ordered the Rib Eye with the Baked Potato Soup and the Vegetable Medley. As is customary, the soup arrived first. I'd never had Baked Potato Soup before, and I loved it! My only comment is that it could have been hotter. When it showed up, it was warm, but certainly not piping hot. The vegetables were a little overdone. I'm one of those weird people who likes my vegetables a little on the al dente side, so any vegetables served traditionally prepared seem overcooked to me. The steak was cooked to perfection! I ordered it medium rare and that is how it arrived. It was well seasoned and tasted like a Rib Eye should.

So, here's my advice to you, my Dear Reader, I advise you to head back to the Rustic Table Steakhouse + Bar and try it out again. I think their breakfasts are magnificent, and you'll get enough food to feed a small nation on your plate. They are definitely not skimping on the portions. They've changed up both the lunch and the dinner menus and brought back some favorites like the Hot Rock Appetizer. I know I'll be back.

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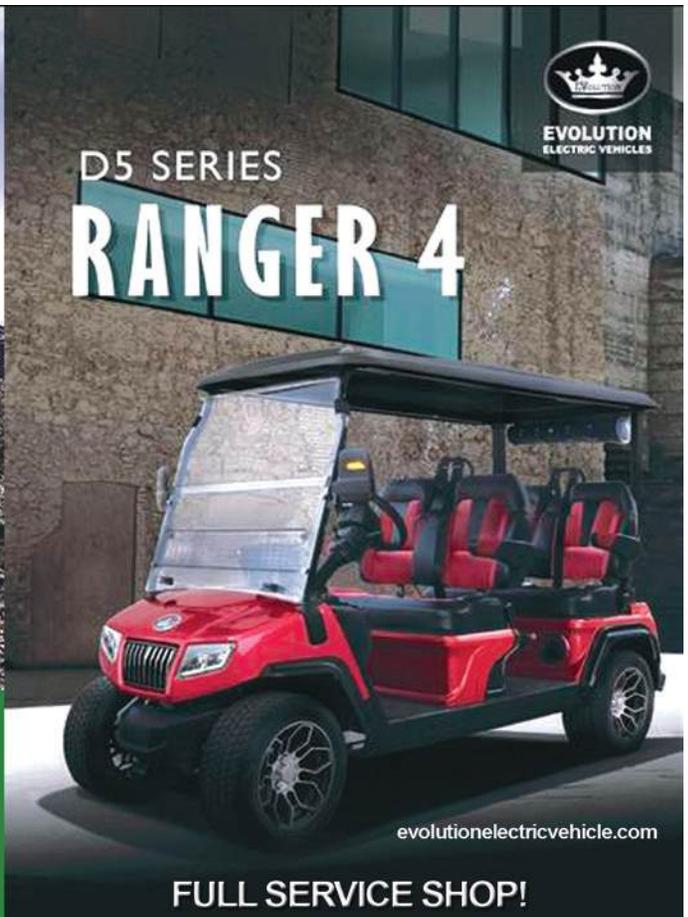


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Beerguys Saloon to Rebrand More Changes Coming

By Ernest Woods



Beer Guys is undergoing a significant transformation. It is not just changing its look but also its name and atmosphere. We sat down with the owner, Whitney Hudgens, and Emanuel Bennett, co-owner of El Rey and El Jefe, to discuss the exciting changes and improvements that are taking place.

Whitney has spearheaded a series of renovations aimed at elevating the bar's ambiance while retaining its cherished local dive bar feel. "We're doing some renovations and making a few changes. It's been a big shift over the last year. I wanted to clean things up and make it a bit classier while still keeping that local hang-out



feel," Whitney explained.

Inside, the bar has been completely redone, with new brickwork and an additional TV. The liquor cage, now a focal point in the middle of the bar, has been redesigned to make it easier for two bartenders to work efficiently. "The liquor cabinet used to be in the corner, but now it's a focal point. One of our local patrons made us a steel whiskey cage, which we wanted to highlight," Whitney shared.

The bar has also expanded its tap selection, adding three new taps to bring the total to 14 inside and 10 outside. "The only duplicates are usually Coors Light and Michelob. We try to highlight local beers like Payette and Sockeye. We're also bringing in a new beer for the rodeo called 'S*** Kicker.' It's a good lager," Whitney added.

As part of the transformation, Whitney plans to rebrand the bar with a new name and logo. "We're unbranding. Hopefully, within the next six months or so, maybe by the beginning of the year, we'll have a new name. I've thought about putting out a suggestion box for a new name because I don't have one yet," she said. The goal is to move on from the "Beer Guys" chapter and start fresh with a new identity that reflects the bar's updated look and feel.

Beer Guys continues to have weekly events including live music, pool tournaments, and karaoke nights. "We'll have live music one night on the weekend, either Friday or Saturday, featuring local artists. We have a pool tournament every Wednesday and karaoke on Thursday to avoid competing with Helena Marie's karaoke on Fridays," Whitney explained.

The bar attracts a diverse crowd, with an older daytime crowd and a 30 plus nighttime crowd. "The remodel has helped attract an older crowd than we used to have, which is great because they tip better and don't cause a ruckus," Whitney noted.

20 Star Spirit Magazine.

One of the most exciting additions to Beer Guys is the introduction of El Rey and El Jefe, a unique food venture offering Mexican street food. Operated by Rey David Sanchez and Star Dickies Owner, Emanuel Bennett, also known as "El Jefe," "We're open Tuesday through Saturday from 4 to 10 PM on the back patio."

El Rey and El Jefe is a food truck concept, without the truck. Due to limited space they operate out of a tent, while using Dickies as their prep kitchen. Their menu includes a delightful fusion of flavors, from Korean tacos featuring teriyaki steak and coleslaw to classic street tacos with meat, cilantro, and onion. For those with a sweet tooth, the funnel cake and fried Oreos provide a nostalgic treat reminiscent of county fairs.

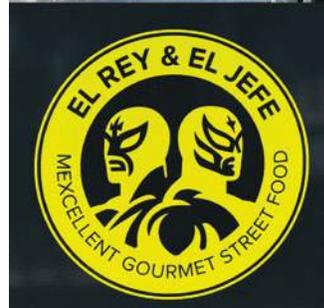
Emanuel Bennett, shared his excitement about the partnership with Beer Guys. "We wanted to bring something different to the community, and partnering with Beer Guys has been a fantastic opportunity. The setup works perfectly, and we've received great feedback from the patrons."

Both Beer Guys and El Rey and El Jefe are deeply committed to supporting the local community. "We want to be a staple in the community, like an extension of your living room where everyone feels comfortable. We support local businesses and want to be a part of the community," Whitney emphasized.

See BeerGuys - Pg 28



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Local Artist Mark Shavner's Journey to City Hall and Art by The River

By Juli Woods

Eagle resident and local artist Mark Shavner's acrylic paintings are currently on display at City Hall through the end of August. He will also be a featured artist at the Art by The River event in September. Shavner recently sat down with Star Spirit Magazine to discuss his artistic journey and upcoming exhibitions.

Juli: How did you become a part of the Star City Hall Art Exhibit Wall and The Art by the River event?

Mark: "I'm in a men's Bible study with Kevin O'Keefe, and we volunteered at Hope House in Caldwell. They house and teach orphans and rely on private donations. During a fundraiser, I was looking at picture frames to use for my art when Vicki O'Keefe, one of the organizers of the Art by the River event, approached me. She asked if I was an artist and told me about the event. I bought a booth and submitted some pieces for the Star City Hall exhibit, and got accepted."

Juli: That's fantastic. How did you get into doing art?

Mark: "I had a career as a graphic designer and owned my own company from the 1980s. I've always been interested in art and painting. I started with watercolors in college and have been painting for the last 25 years. Since

retiring, I've had more time to focus on it. I've participated in art walks, and festivals, and have exhibited at the Initial Point Gallery in Meridian City Hall."

Juli: What medium do you enjoy most? Do you still do watercolors?

Mark: "I switched to acrylic because I started painting murals. Acrylic is very strong and weatherproof. The biggest mural I did was for Kaiser Hospital in California, and I've done some private ones as well. I mostly do regular-sized paintings now."

Juli: What do you like to paint? Do you have a theme or something that inspires you?

Mark: "I paint a lot of things around me. I take trips and snap pictures of farms, fields, mountains, and streams. I work strictly from pictures. I use Photoshop to change things and then make a clear printout to paint from. I like urban landscapes, scenic landscapes, and still life. I've also done some animal commissions."

Juli: Tell me a little bit about the Art by the River.

Mark: "We get a 10 by 10 booth, so I'm designing my booth with some small and big paintings. I like to do fresh stuff for shows, along with some older pieces. The event is on September 21st. I'm looking forward to it, but I'm also committed to my family and spending time with my grandkids."

Juli: How long does it usually take you to do a painting?

Mark: "It depends on the size and complexity. A small painting might take a few hours, while a bigger one, like a cityscape, could take 15 to 20 hours."

Juli: When was your first exhibit in Idaho?

Mark: "I started with the Art Walk during the summer, exhibiting on the street. Then I had a show in City Hall in Eagle and another at Idaho Arts Gallery in downtown Meridian. Opportunities come up, but I don't hustle much. I love doing it and like people to see my work."

Juli: So Art by the River is the first time you're focusing on selling stuff?

Mark: "Yes, that's true. I've never pushed selling my art before. But, I've always loved creating art. My dad was a draftsman and inspired my brother and me. My brother became a mechanical engineer, and I went more on the creative side. I'm also a musician, but painting has been my main focus. I love Idaho; there's a lot of beautiful scenery to paint here."

Mark Shavner's art can be seen at Star City Hall through August. His upcoming participation in Art by the River marks a new chapter in his artistic career, focusing on sharing and selling his work. Be sure to visit his booth on September 21st and experience his captivating acrylic paintings.

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Thank you Michelle!"

- Kat Tom

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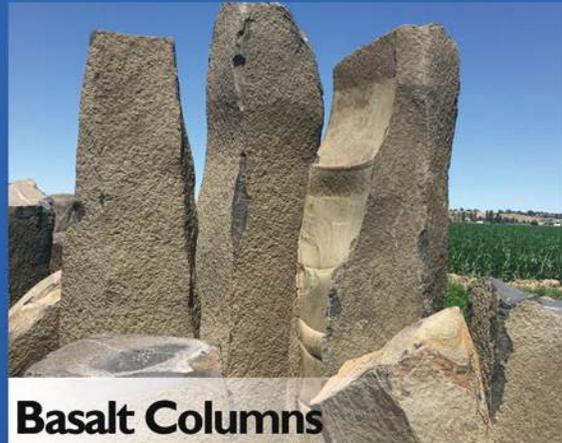


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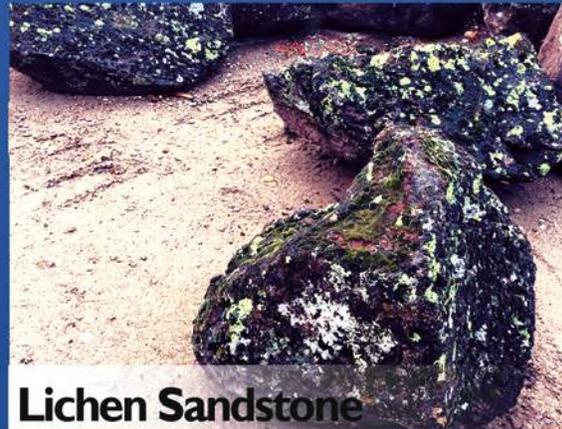
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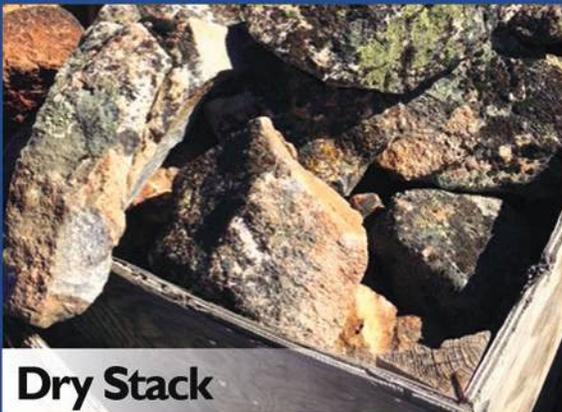
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The DEATH of Homeownership?! = the Unrealized Capital Gains Tax

The DEATH of Homeownership?! = the Unrealized Capital Gains Tax

Haven't you heard of the Unrealized Capital Gains Tax, yet? Well, you wouldn't be the only one. It hit the mainstream media cycle and then magically disappeared. As goes with any damaging news. Being the educator that I am, however, I wouldn't want any new policy disaster that could impact housing to go unnoticed. This being that the Biden administration wants to introduce one of the most crippling taxes in US History... the Unrealized Capital Gains Tax (UCT's).

What's an Unrealized Capital Gains Tax? First, let's understand what unrealized gains are. Unrealized gains (UG's) are increases in the value of an asset that has not been realized - either through sale or a deemed realization event. The increase in the valuation of an asset "on paper." Regarding housing, the equity gains in the value of your property, in a given year.

"OMG! Mike, explain no further! They want to tax us on profits we don't physically have in our hands?" YEP! They sure do! And it doesn't just apply to housing. It will also apply to assets, like stocks, retirements, etc.

If you just keeled over in your chair, I hope you're ok. Walk it off though because UCT's don't exist, yet! If/when it does, it likely won't apply to you right away. Currently, our administration plans to impose a 20% tax on the unrealized capital gains (UCG's) of American households worth at least \$100 million dollars. So, see... it won't apply to you, yet...

Sadly, and historically though... every time they've introduced a new tax, they always sell that it will "only" affect a certain class of people. In the case of UCG Tax, they are placing it under the guise that they are "only" targeting the ultra-rich. That it will NOT apply to the middle or lower class. However, if history has shown us anything, it will work its way to everyone.

"Mike, that's not true!"... Not true? Let's analyze federal income tax. When the 16th Amendment was ratified, Congress levied a 1% tax on incomes >\$3,000, and a 6% tax on incomes >\$500,000. At the time, this affected a very small portion of the US. In comparison, \$3,000 in 1913 is equivalent to \$95,172 today. And today, \$92,000 would place one in a 22% federal income tax bracket. American citizens currently pay 10%, up to \$11k!... A far cry from the 1% that targeted the "rich" in 1913. Wouldn't you agree?

Given this Govt. track example... do you really think UCG Tax would just stick to the "ultra-rich"?

"Mike... they don't need to make UCG Tax apply to everyone. Prove it!"... Challenge accepted. Today, the US National Debt is sitting shy of \$35T. The net interest paid on it sits at \$893B. That makes up 13% of total spending. Third place overall! Being under Social Security & Medicare, and NOW above defense spending.

However, that's not it. From 2020 to today, the debt-to-GDP levels are higher than at any time since the late 1940s, with the total federal debt projected to be 99% of GDP by the end of 2024. Also, with new waves of high-yielding treasuries now in the system, this means more interest having to be serviced as they mature.

In summary, the combination of large debt and high interest rates means that the federal government's cost of servicing its debt relative to the national income is reaching all-time highs. This will eventually

translate into less government spending for defense, social programs, and other functions... as interest payments become a higher share of the government outlays. This means the US Govt. will have to cut spending or RAISE TAX REVENUES to keep its deficits from ballooning.

And when has the Government ever cut spending? They really haven't.

Given this, will the UCG Tax eventually "apply to all?" You can bet on it. How else do we know this? Because the "rich" have the means to fight, hide or displace their profits. Do the middle or lower classes? Nope. Thus, making them prime targets for the Federal Govt.

So what's the Govt.'s excuse to exercise this tax in the first place? Essentially, the Biden Administration is trying to say that the rich have unfair advantages on the tax front. Untaxable assets if they are not sold. However, EVERY American currently enjoys it, not just the ultra-rich.

What the Govt. really hates is the "rich" being able to utilize their UG's as collateral to borrow against (from a bank), thereby making the given piece of property, stocks, etc., an accession to wealth. Even though their donors do it, to visualize this, a billionaire could borrow money from a bank using the appreciated stock as collateral, perhaps to purchase a social media company. All while being untaxable if the stocks aren't sold. And the banks? They don't care about making the loan if they can make a profit!

So, the Govt. wants to ensure a taxable base exists on wealth accumulation through investments... even when those investments are not sold.

What does this mean for housing then? When the UCG Tax "eventually" hits the middle/lower class, you will be taxed on UG's. Your yearly equity gains. Now say the cap of \$100 million per household changes to \$300k, and you made \$40,000 in UG's on your home in a taxable year. At a 20% tax rate, that means you would owe the Govt. \$8,000 in taxes on gains you didn't realize!

What could this do to a homeowner that doesn't have the extra funds, even after a possible write-off? You guessed it, your home is being sold because of delinquent taxes. The IRS has the right to seize your home through a tax levy if you don't pay!... Those 80,000 new ARMED IRS agents are starting to make sense now, aren't they?

Although the UCG Tax has not been implemented, yet. The current administration strives for it by 2025.

In a US economy where the American people are having a harder time affording basic living expenses and even their mortgages, hopefully, you can now see how detrimental this could be. And this article doesn't even include what the Biden administration wants to do with the Capital Gains tax, itself!

Given ALL this, who could take the brunt of a UCG Tax? You guessed it! BlackRock, Vanguard, and State Street. You will own nothing and be happy.

As I don't have a crystal ball. Is it worth the gamble of another 4 years?

Till the next article!
- Mike Petras

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Income Tax Examination A Summary



By Mickey Reedy, EA MA

This will be the last article for a while, if you will, on the subject of examinations or audits. I need to summarize this issue and then move to other topics.

As I have alluded in the past, if you get an Audit Letter from the IRS and choose to represent yourself, make yourself aware of all of the good and bad things that could happen to you. If you prepared your own return and took some liberties with the numbers, be prepared to give up that issue if you cannot support the entry you made on the return.

You have to remember the basic concept of an audit. You have to prove you were able to take any deduction you listed on your return according to the Internal Revenue Code and the Regulations thereof. Some items are relatively simple to support such as the deduction for home mortgage interest, which is generally reported to you and the government on a Form 1098, or wages reported on a Form W-2.

So, there are two issues in taking a deduction for an expense. One, you have to prove you incurred the expense and then, two, you have to prove that you paid it. Even if you prove that you incurred and paid an expense, you must also remember that the expense has to be allowed by Code and Regs. Many taxpayers believe that improvements or repairs to their personal residence are currently deductible. Such is not the case, unless you are renting that personal residence out and are taking the rent collected as income, then all the expenses are deductible against the income but some or those expenses are limited. Now you have to file a Schedule E, Rental Income and Expense form. This, two, is not a simple form and many specific code sections are applicable, and you need to be aware of all of those code sections.

Preparing an Income Tax Return should generally be left to the professionals, unless you have only a W-2, some interest income, own a home and take a deduction for the mortgage interest and property taxes. Generally, all of those items have previously been reported to the government as well.

If you have items of income and expenses as identified above, and you are also self-employed and need to file a Schedule C, Profit or Loss from Business, then you need professional assistance. Do not try to fill out one of these forms unless you are well versed in the Code and Regs when it comes to business income and expense.

There are two Code sections that have major implications to a home business. Code sections 162 and 262. Code Section 162 basically says that anything expended in the course of business is deductible, while Code Section 262 says, if it was not paid for a business expense, then it is not deductible. There are a myriad of other Code sections that apply to the sole proprietor business, such as those the deal with Meals, Entertainment or Auto Expenses. The details of the deductibility of these items would take many more pages of reading on your part. Suffice it to say, tax professionals are

"True wealth is of heart, not of purse." - Pathros

well versed in these subjects and will keep your return out of the grease.

The moral of this writing is, if you are not positive about what to do with income and deductions for your income tax return, engage the services of a professional and they go a long way towards guaranteeing that your return will not get audited.

In future articles printed here, I will go into more detail on the issues of a Sole Proprietor, Partnerships, Corporations, Sub-S Corporations and Trusts and Estates.

About the Author. Mickey Reedy, is an Enrolled Agent, a Federally Licensed Tax Preparer. He has been licensed since 1980 and has a Corporation in Southern California. He has represented clients before the Examination, Appeals and Collections Divisions of the Internal Revenue Service and before state tax agencies. He is a part time resident of both Idaho and California.

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MOYLE

By Rep. Mike Moyle

MINUTE

Meridian Maximizes Property Tax Increases.

How much has your family's income increased in the last year? Is it 9%? Many would be surprised to learn that the city they live in is able to increase the property taxes they levy on an ongoing basis by as much as 9% a year.

For some of these officials, however, even a 9% increase is not enough to satisfy them. It is unfortunate that Meridian Mayor Robert Simison chose the occasion of his recent "State of the City" address to attack the Idaho Legislature generally, and me specifically. His chief complaint was that HB 389, which I sponsored and became law in 2021, does not allow him to increase Meridian's property taxes as much as he would like.

Certainly, HB 389 does generally prevent cities from increasing the property taxes they levy by more than 8% in any given year, with a

couple of exceptions, such as allowing cities that did not take the maximum property tax increases in prior years to levy these "foregone balances" to increase property taxes by an additional 1% on an ongoing basis.

The Mayor says that because he wants to increase Meridian's property taxes by more than 8% in the upcoming year, he will not only take the full 3% increase allowed for any city, plus 5% for new construction and annexations, he will also take another 1% in foregone balance – essentially spending money saved by his thrifter predecessors – for a full 9% increase in property taxes. Most families are not seeing these kind of income increases, and make no mistake, he is spending your money. This is what can happen through the budget



increases approved by your elected city officials.

The Mayor says that increasing your property taxes by the further 1%, from 8% to 9%, somehow represents growth not paying for itself. This is nonsense. As he should know, there is no separate or different property tax levy rate paid by the owners of newly constructed properties. All property owners in Meridian pay the same city property tax levy rate, which is calculated simply by dividing the city's property tax budget (as approved by your elected city officials) by the taxable value of all property in the city.

So when state law prevents Mayor Simison from increasing Meridian's property tax budget by more than 9% in 2024, it does not cause either new or existing properties to pay more, or have a property tax burden shifted to them. It simply means that property taxes will not increase as much as Mayor Simison would like – and that saves money for every property taxpayer in the city.

The failure of one city to plan for an orderly pace of growth is not a reason to change a law that protects property taxpayers not just in that city, but across the entire state, from massive increases in property taxes. If Mayor Simison feels like a 9% increase in property taxes is not enough for him to spend, he can certainly access some of the money sitting in his city's year-end general governmental funds balance – over \$90 million, according to the city's most recent audited financial statement posted to the Transparent Idaho website – an amount almost double the city's annual property tax collections.

And keep in mind, HB 389 does not prevent Meridian or any other Idaho city from increasing property taxes by more than 9%. It simply requires the transparency of submitting a larger increase to the city's voters for approval. If a larger increase represents needs, and not wants, then perhaps that is what he should do. - MM.

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Legislative Update District 10

By Senator Tammy Nichols

Federal Debt, Budgets, and Idaho

In today's news cycle, the looming federal debt, now exceeding \$34 trillion and climbing by \$1 trillion every 100 days, garners frequent attention. However, what often escapes notice is the intricate tie between this staggering national debt and Idaho's financial landscape. Idaho is a conduit for billions of borrowed federal dollars, with over 40% of its state appropriations—more than \$5.5 billion—stemming from the federal government in the most recent fiscal year 2024 (FY24) budget. Alarming, Idaho's spending has surged ahead of federal budget growth over the past four fiscal years, with total appropriations soaring by 54% from FY20 to FY24, doubling the pace of population growth plus inflation.

Amidst this fiscal climate, certain legislators, staunch fiscal conservatives like myself, consistently oppose numerous budget bills during legislative sessions. We contend that such spending growth is unsustainable, burdening Idahoans with unmanageable government expenditures largely funded by federal borrowing. Moreover, it's unjust to saddle future generations with escalating debt. We advocate for a prudent approach that maintains essential government functions without succumbing to excessive spending—a nuanced stance often overlooked.

In the latest legislative session for FY25, fiscally conservative legislators supported the implementation of maintenance budgets for all Idaho agencies, totaling \$12.1 billion. These budgets ensure uninterrupted agency operations, akin to keeping the lights on. However, scrutiny persists over separate budgets earmarked for extra spending, termed line items or enhancements, for each agency. While some additional expenditures may be justified, not all are deemed necessary. Conservative legislators assert their duty as stewards of taxpayer dollars, rejecting the notion of granting agencies and the Governor unchecked spending requests.

During the COVID-19 emergency, Congress allocated hundreds of billions in borrowed funds to states, including approximately \$22.9 billion to Idaho. While intended for long-term investments, a portion was diverted for short-term purposes, such as bonuses. We adamantly oppose borrowing from future generations to fuel government expansion, deeming it an unsound budgeting practice.

Fiscally conservative legislators champion a return to fiscal responsibility in Idaho, rejecting bloated budgets. Our voting records reflect the enduring principles of limited government championed by Idaho Republicans. By opposing numerous budget bills, we signal support for fiscal restraint, not wholesale government defunding.

Our resistance has prompted a new budget process for FY25, where agencies receive funding through maintenance budgets to sustain operations, followed by separate budgets for additional spending items. This approach signals a shift towards more measured spending growth and lays the groundwork for necessary budget reform.

Sen. Tammy Nichols
District 10
Nicholsforidaho.com



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Star Fishing Report

By David Kline - Star, Idaho

David Kline is a professional Fly Fisher here in Star. He has a wealth of information on flies that are proven to work on the Boise River.

You Mighty Morphin Fish Slayer!

Hi all I hope you are doing your best to beat the sun back during these hot months.

The summer guide is that the early bird gets the worm! Yes, you can catch fish whenever but early risers are filling the nets up way more than the sleepy heads. With that, I am going to touch on the perks and tips of being on the dawn patrol.

One thing I like to do because low light conditions make it hard to get ready is just to prepare the night before. Have all your ducks in a row so when you hit the water you are spending more time fishing and less time rigging. So many people struggle with this one so it's always something I remind people to do.

I try to stay away from new water if I am fishing at night or in low-light mornings because it can be dangerous. One wrong step can put you six feet underwater and then underground if you are not careful. Like TLC said, "Stick to the rivers and the lakes that you are used to!"

Use lights when needed...but they might spook the fish !!! They are not as easily spooked by light as they are shadows...I have even used lights to spotlight fish and they just sit

there. I would recommend red lights however so your eyes don't have to readjust as much to the low lighting.

Big bait/lures/flyes excel greatly at night. This is when small animals come out and swim, hunt, and travel. It is also when the big fish come out to eat said creatures. Never used a mouse pattern this is the time, never used a snake lure, this is the time.

You never know if you don't try. I try not to go alone, but this is the hard one, if you are waiting for someone to wake up early chances are you won't be going. Stay close to the water you know, get up and get it, chances are your friends will be hungover, will have an excuse, and are not on the same path as you are. So go get it, you mighty morphin fish slayer! As always God bless, tight lines, and be safe!

BeerGuys - from page 20

Emanuel, who runs the food, is amazing. He approached me with the idea of setting up a trailer, but this setup works better. They're just good people, and if you don't like something, they'll make it right," Whitney said.

Emanuel echoed this sentiment, highlighting the importance of community support. "We've always believed in giving back to the community that supports us. Whether it's through participating in local events or partnering with other businesses, we want to be a positive presence in Star."

Emanuel also shared his vision for the future of El Rey and El Jefe. "We're working on introducing daily specials and expanding our presence on social media to reach even more customers. Our ultimate goal is to become a permanent fixture in the community, offering delicious food and a welcoming atmosphere for years to come," he said.

If you haven't yet experienced the new and improved Beer Guys, make sure to visit them soon. Enjoy a cold beer, and savor the flavors of El Rey and El Jefe. Come and support local businesses in Star!

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HEALTH AND FITNESS

By Brittni Foster PT @ the GYM



Freedom and Fitness

The celebration and honoring of freedom rang loud as my family and I walked down Star Road on July 4th next to The Gym float. The community spirit and energy were fantastic. I was honored to be a part of the morning activities. About halfway through our walk, I could hear the familiar sound of the A-10 fighter jets approaching overhead. Watching the A-10 pair fly over the parade brought back fond memories as my father flew this bad-to-the-bone plane for 21 years. I'm proud to be a part of The Gym team where the themes of freedom and kindness abound daily.

Today I hiked 13 miles to Tunnel Falls on Eagle Creek Trail in Oregon. This particular hike is breathtaking and the trail itself is not for the faint of heart. Much of the path's terrain equates to, you fall, you die. The majestic trail leading to this specific waterfall is like something you only see in the movies. The Tunnel waterfall itself is out of this world. The trail elevation gain was 2,343 feet. It was a nice steady gain, not all at once. I started the hike at 5 am and finished at 1 pm, stopping halfway for a little packed lunch. When you're out that far into the deep of the wilderness there's a strong sense of a special kind of freedom. One that undoubtedly comes with a healthy dose of respect for nature. A primal freedom that I wouldn't get to experience without fitness as a part of my everyday life. When I'm exercising in the gym I'm considering how to train my muscles for optimal functionality for when I'm outside of the gym. Maintaining strength, mobility, and flexibility gives

me the bodily function I desire. I enjoy helping my clients move towards obtaining the same objective. Jan is one of my favorite clients and a valued local member of our community. She has been working so hard towards her goals and has been nothing but consistent. The following are her own words about how improvements in health and fitness have helped her to have more freedom:

"Four years ago I began a long and tough journey recovering from a major stroke event. I received intense speech, occupational, and physical therapy. I was slowly working on improving my health, however, COVID stalled my progress. At this point, I was unsure of my functional abilities and this caused more fear.

A friend suggested that I reach out to a private personal trainer to help develop my strength and overall health. Since October of 2023, Brittni has worked with me three times a week. She encouraged me to take a leap of faith and move forward in my fitness journey. Brittni helps me with weightlifting form and technique. I would've never believed that I would enjoy exercise! I feel healthier and empowered; I even sleep better. My legs are slowly getting stronger as my calf and glute muscles are developing.

My confidence is continuously growing and I now look forward to exercising. Weight training has had a positive impact on my life!" - Jan.

I'm thankful to be helping my clients gain more freedom in their lives through fitness. See you at The Gym!



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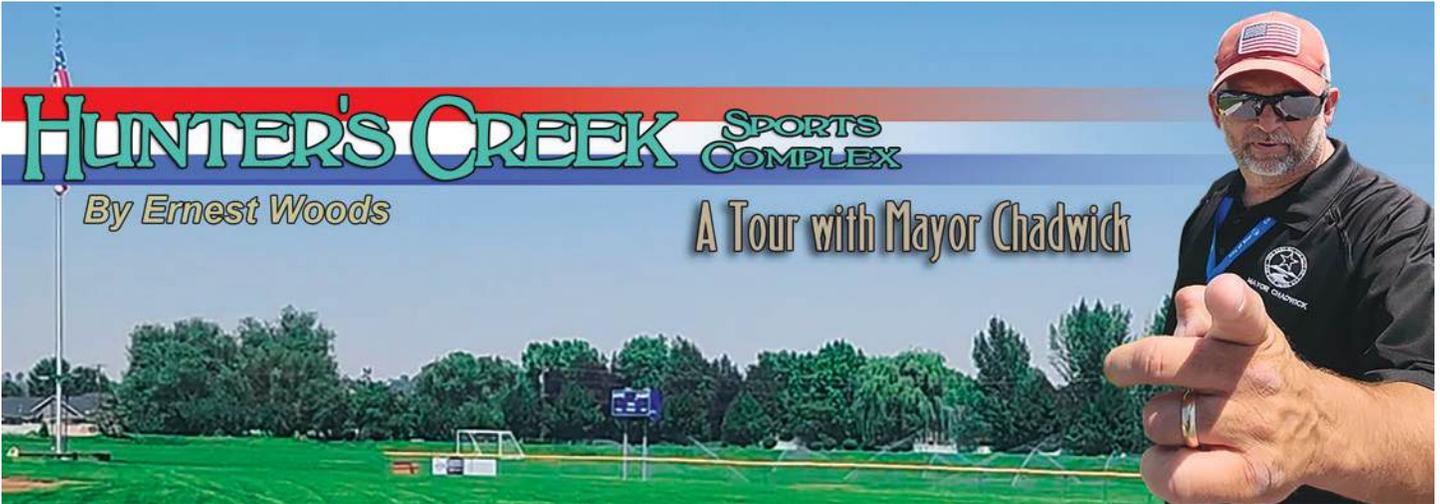
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HUNTER'S CREEK SPORTS COMPLEX

By Ernest Woods

A Tour with Mayor Chadwick



I was feeling optimistic for the most part as it looked like it was going to be a calm, windless day. During the last two park tours I've taken with Mayor Chadwick, there were moments when the wind would pick up and disrupt the audio recording of our tour. Regardless, the Mayor has been generous enough to dedicate time every month to lead a park tour for Star Spirit Magazine's Star Park Series, and provide details on the amenities of each park.

Ernest: Appears we got no wind today.

Trevor: Well, I know. Hopefully, even the breeze doesn't pick up. Right?

Ernest: I hope not.

Trevor: Are you ready for a good walk today?

Ernest: Of course, there needs to be less of me.

Trevor: So we're at Hunters Creek. Obviously, it's our signature park in Star, we hold our Hometown Celebration here, our fireworks show and everything. And you have the 80 foot flagpole in the center with a 20 foot by 30 foot flag. It's a pretty good sized flag. And look at it, that one's a newer one. You can tell because it's all nice



Hunter's Creek has a new, clean, crisp flag.

and crisp and pretty. We have the baseball fields that have been here since the park was built. I think that was 2011-ish. And this year, we've added batting cages over here on this side. It's been one of the most requested items. And so we got some really nice batting cages put in here; two full tunnels with turf on the bottom, and it gets used a lot. Back over here behind us, on the south side of the park, we have the Star maintenance yard and shop. This is where Bob and the crew are stationed out of. We're actually going to enclose that and make that a large enclosed shed for more maintenance storage and for a lot of our sports programming. But anyway, you can see that our field, our grass is beautiful right now for as hot as it's been and everything. These guys have done a great job on keeping

our grass green and our parks looking in top shape. This last year, the Star Arts, Parks and Beautification committee put this project into motion with this outdoor workout equipment and we decided this was the best location for it because people do the walking track around this park, and it's in an area that's not used, which is grass. And we got, what? Six different pads with several different workout options on here. So you can see on this one... here I'll work out for you.

Ernest: Okay.

Trevor: All right. You can get on the other side. We can work out together. Let's do that. It's like we're skiing towards each other all the time. What do you think?

Ernest: Yeah this is cool.

Trevor: Yeah. But, this is good. It's active and keeps us active and in motion, and it's a cool workout. You can come out here every day

Ernest and work out.

Ernest: I certainly need to. This is awesome actually.

Trevor: So, we have several different options. And even on the equipment, it has a little explanation on how to use it.

Ernest: Old guys like me need that.

Trevor: It gives you instructions on how to use each one of these. It also gives you suggestions. Beginners. Ten presses, intermediate 15. Advanced 20. You know, things like that.

Ernest: Wow, you got all the top equipment that you find at the gym right here. This is really cool and it's free! I like free.

Trevor: Yeah. Outdoors. So you could do this where you're just pulling up your body weight and working different muscles. In the future, we're putting in our budget to continue the sidewalk from the flagpole along the backside of the scoreboard and run it over to here. It will allow people to get all the way across, if they want, from the parking lot on Star Road. So we're gonna do a little walk here.

Ernest: Okay.

Trevor: Here we have Hunter's Creek and then we have West Point Park across Floating Feather. West Point Park, was formerly our old dog park area. But obviously, since we built a new dog park, it's not utilized as much. And we're looking at doing some sort of a rose and flower garden park here on the North side of the canal over there. So that'll be upcoming in the future, which would be very pretty and a place for people to go walk and sit and relax.

Ernest: That's a great idea, I think it's well suited for that type of use.

Trevor: And the Star Arts Park and Beautification Committee has it on the radar to start looking at that for us. It'll be really pretty to have that over here on this side. Even if you're driving by, you can see that. I want to make sure everybody's aware that there's no parking along this part of the park (Floating Feather Rd). The Fourth of July is only time we allow parking right here.

Ernest: I see.

Trevor: All the rest of the year we can't park here, because it's dangerous. People cover the sidewalk and things like that.

Ernest: Right. We saw that picture of that car online.

Trevor: We actually have signage up there so you can't miss it. There's no excuse. And folks will get tickets parking out here.

Ernest: Right.

Trevor: This area will end up becoming part of the widening project at some point. I would also like to make sure everybody's aware that we did get designated as a three way stop - intersection right here. (Where Star Road ends at Floating Feather) You know, that's relatively new here in the last month, and we are working with ACHD on getting a little reconfiguration here for crosswalks to get people across the street in a safe manner.

Ernest: Will they be lighted crosswalks?

Trevor: It won't be the push button style. It'll be just a standard crosswalk. But at least we'll have a crosswalk here, and we'll have



Mayor Chadwick demonstrates newly installed exercise equipment.

the crossings and the right locations and stuff like that. Then over here, obviously, is our skate park, it's a very popular park. The Tom Erlebach Skate Park.

Ernest: Tell us how this came to be. Can you elaborate on it?

Trevor: Yeah. So Tom Erlebach, when he was on city council, his sons were very involved in skateboarding, and he worked on this project as a council member to get this done and get it funded and get it designed. And he got a lot of donations for that park. It's a streetscape. It's actually pretty awesome.

Ernest: Makes me wish I was a kid.

Trevor: In this spot over here (the kid's playground area) we created a beautiful, usable space for kids of all abilities, and there's nothing better than seeing kids smiling. You know, we have the rubberized mulch base on that, so it's pretty durable, you don't have to replace it every year like you do with wood chips. Some people were concerned about baseballs being hit over the fence into the playground equipment, but we already had this planned. We had netting and everything ordered for this. We put these poles in place so you would have to smoke, like, a thousand foot home run in order to get it in the playground.

The Mayor and I wandered over to the flag pole and were looking at the commemorative bricks at the base of the pole.

Ernest: Look at that, bricks with names on them. Can you still buy bricks here?

Trevor: I think this is all done here.

Ernest: It's a retired deal. Well, that looks pretty full. You have a brick in here?

Trevor: I have two. That's one there. I gotta see where the other one is.... I thought I had another one.

Ernest: Star Medical. They're gone now.

Trevor: Yeah, they're not here anymore. This one here says, in honor of all Vietnam Vets, Star police Chief Ken Ramage. Deputy Miller, these were the deputies at the time and the police chief right there. You see that one right there?

Ernest: Star police. Jack and Jane Gardner.

Trevor: Yep. Jack and Jane Gardner. We have Star Cafe there.

Ernest: I don't see that one, I see Star Merc though, and here's Star Dental.



Batting cages at Hunter's Creek feature batting area enclosed by safety netting for players to sharpen their skills.

Trevor: There's a 1970 I saw. Oh, right over there. Up by your head.

Ernest: Yeah.

Trevor: Sargent. US Marine Corps.

Trevor: Howard Haney.

Ernest: Yep.

Trevor: Kind of cool to see. You know, you go back and you look at the Kirtley's, Butch and Denise Kirtley family. Theresa Tinsley and Richard Tinsley. : Denise, Denise Van Doren.

Ernest: Probably lots of names here.

Trevor: Lots.. Also, of course, my family is right here. So, yeah, it was kind of cool.

Ernest: It is cool. I wanted to buy one but went offshore and I forgot.

Trevor: So this is where we're gonna bring that sidewalk to the East-side. It will come off of this section here and kind of roll tight and dip off of there and go that way. Anybody with any ability can get over there, you know, so they can watch the games on that side just as easily as over here. Beautiful flag. This used to be all gravel inside here. And part of our project when we did the sidewalks was to make sure that this was all accessible by everybody. We're looking at doing a covered structure right here, so we have some shade as well. Lots of activities go on out here. You'll see, obviously in spring you

see football, soccer, stuff like that going on. Baseball out here. West Valley little league plays out here. In fact, if everybody's not aware, West Valley little league's softball team, 12U girls won the State



Commemorative bricks at the base of the flagpole at Hunter's Creek.

championship, and are on their way to the regional tournament.

Ernest: Oh, nice.

Trevor: The West Valley boys team, that's 12U, is going to the state championship. And if they win that, they go to the regionals for the Little League World Series. So it's a really good program. So that's something that everybody should follow.

Ernest: A quick question if I may. Folks are asking. Are there any plans for a pool?

Trevor: Not here, but we do have a master plan that we're

looking at for a rec center and, which would have a pool in it, but that's something that we'll have to find some sort of angel donor to pay for the center. The only way you can do it otherwise, is through tax dollars and that's the last thing we want to do is a bond. We have the location that we could put it in. We have designs for it, preliminary designs, which include a pool, indoor basketball courts, running track, and some different courts on the inside. Our recreation department can do things there as well, but that's quite a ways down the road. Currently, we have the RiverHouse, Freedom Pond, that's a place where folks can swim. But, people need to make sure that we're following the rules down there. Actually, I want to bring that up. It's crazy the number of people who are utilizing that. No one knew it was gonna be that popular.

Ernest: I don't think anybody saw that coming.

Trevor: But we need to make sure people are picking up the trash and that they're being respectful of area property owners. Every property on the north side of those ponds is private all the way to the water. You can't access it from the neighborhood there. And we've had people trespassing to try to get to the pond. We want to make sure people are aware that, no, you cannot do that. We're also adding parking down there, about 60 spots. Right now, it's under construction, but let's just make sure that we're following the rules. No alcohol, pick up your trash, there's a whole list posted out there to just try to keep it clean and safe for everybody. And no climbing on the shade structure. We had a kid get up there, climb, slip off, and he broke his jaw.

Ernest: I heard about that.

Trevor: That didn't have to happen. All the signs are posted up there and they did it anyway. That's why we built the diving platform. We built a diving platform that's safe for everybody to use.

But sometimes it's the adventurous spirit of the youth. I was there. You were there.

Ernest: True.

Trevor: We all have done things that are not necessarily the safest, but there's a reason why we don't let people climb up on that. And that kid breaking his jaw, falling off, he's lucky that's all he did.

Ernest: Well, I'm lucky. I grew up in McCall and lived.

Trevor: Yes. I cliff dived and stuff like that too, and yeah, it was crazy.

Ernest: Yeah.

Trevor: But that's it, though, the pool thing. You got your answer for that.

Ernest: Excellent.

Trevor: And now that's a wrap!



"Don't wait. The time will never be just right." - Napoleon Hill



starhamradio.com

Star Ham Radio Group The Star Emergency Notification System

By Joe LaGreca

The Star Emergency Notification System aims to unify all subdivisions and the broader Star community in a coordinated effort to disseminate crucial information during crises or emergencies.

This system would integrate the community's GMRS and Ham radio operators with city officials and first responders, ensuring communication is maintained even if cellular or internet services are unavailable. This capability is vital for passing information when no other means are available.

How It Works:

Each subdivision will have a designated volunteer who serves as a central communication point. This volunteer, known to all homeowners in the subdivision, will monitor and relay information from the city, first responders, or other areas via Ham or GMRS radio. The information will be posted on a whiteboard at a designated location accessible to everyone in the subdivision. Homeowners can also communicate critical information to the volunteer radio operators, who can then pass it on to first responders or city staff.

Master Map:

A comprehensive map of all designated information locations will be distributed throughout the Star community and updated as needed.

Coordination Plan:

A coordination plan will be developed between Ham/GMRS operators and city officials or first responders to streamline communication efforts.

Mesh Network Integration:

The system will also utilize the off-grid Meshtastic Network, a growing data messaging network in the Star community. This network, which does not require a licensed operator or extensive knowledge, allows residents to receive notifications of critical and non-critical information using only their cell phones and the Meshtastic radio.

- Joe LaGreca, Star Ham Radio Group Member.



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"True wisdom lies in gathering the precious things out of each day as it goes by." - E.S. Bouton

August 2024 33

Get Ready for the Fourth Annual Casino Night: A Community Extravaganza!

By Ernest Woods

The Star community is gearing up for one of the most anticipated events of the year: the Fourth Annual Casino Night organized and sponsored by Steve Green of Steve's Auto. Scheduled for September 6th, this event promises an evening filled with fun, food, and fantastic entertainment, all while supporting a great cause.

Casino Night has become a staple in our community, drawing in crowds for an evening of excitement and camaraderie. "It's a great event more than anything else; it's for the community to get together, have a good night, listen to some good music," said Steve. This year, attendees can look forward to live jazz music, a silent auction, a raffle, and a western barbecuer. This year Taphouse will be in the beer garden, and of course everyone's favorite Sushi by Chef G will be rolling in.

One of the unique aspects of Casino Night is its family-friendly atmosphere. "It's a family event, you can bring your kids," Steve explains. "While no real money is won, the thrill of the games and the joy of spending time together make it a memorable experience for all ages. This year, there will even be a special game area for kids, featuring activities like cornhole.

Each year, Casino Night has successfully raised more funds for The Star Outreach, now called Star Food Bank, a local charity. "When we first started, it was only \$2,000 or \$3,000. Last year, we raised \$7,500," Steve proudly shares. "The goal is to continue this upward trend, providing even more support to those in need."

Putting together an event of this magnitude is no small feat. "It costs me probably \$2,500 to put on this event," Steve shared. From purchasing big-ticket raffle items like a big-screen TV to securing the venue and entertainment, the expenses add up. However, the community's generosity and the event's success make it all worthwhile.

The event wouldn't be possible without the support of numerous sponsors. "I'd like to thank the Star Lions Club, who donate

all the equipment, run the tables, and collect the money." Other notable sponsors include Mike Olsen with SWIDBA, who handles the flyers and band arrangements, as well as The Ballon Biz, Morning Star Dental, Royal British Motors, and Christian Brothers.

Casino Night is truly a community effort, with everyone pitching in to make it a success. "Mayor Chadwick loves coming in, and you'll catch him sometimes dealing at the tables," Steve notes. This sense of community involvement and support is what makes the event so special.

Don't miss out on this incredible evening of fun, food, and philanthropy. There's something for everyone to enjoy. "Love to see everyone come over and have a great time. It's all about our community- meet, greet, and eat."

Mark your calendars for September 6th and get ready to roll the dice for a good cause. We look forward to seeing you there!

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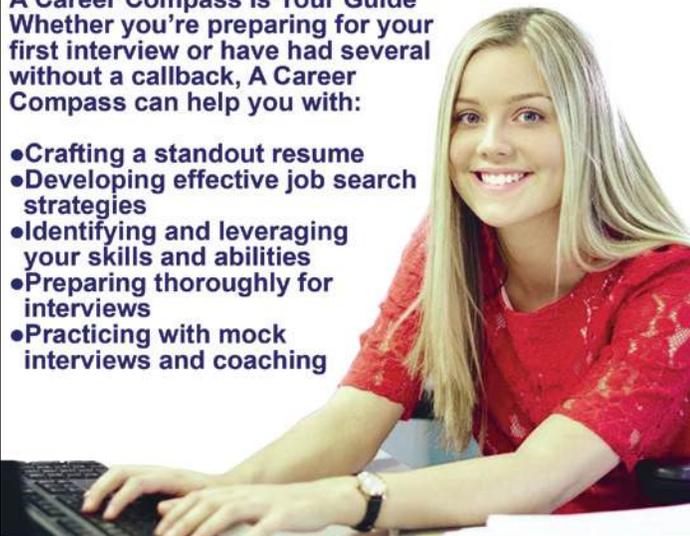


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For God and Country

We Associate Ourselves Together

By Rev. Thomas Penry, Idaho Post 39

THE AMERICAN LEGION PREAMBLE

“For God and Country, we associate ourselves together for the following purposes: To uphold and defend the Constitution of the United States of America; to maintain law and order; to foster and perpetuate a 100-percent Americanism; to preserve the memories and incidents of our associations in all wars; to inculcate a sense of individual obligation to the community, state and nation; to combat the autocracy of both the classes and the masses; to make right the master of might; to promote peace and good will on earth; to safeguard and transmit to posterity the principles of justice, freedom and democracy; to consecrate and sanctify our comradeship by our devotion to mutual helpfulness.”

The American Legion officially began in Paris, France, March of 1919. Approximately 1000 Commissioned officers and enlisted men from all the units of the American Expeditionary Forces to meet and formulate a name and Constitution. Thus the American Legion was formed and chartered by the 66th Congress of the United States on September 16th, 1919.

The American Legion was formed following the ‘War that was to end all Wars’ - WWI.

This will be a series of articles that will present a summary of the History of the American Legion along with an explanation of The American Legion Preamble.

So the words of the American Legion Preamble presented means something. These are words we repeat each month when we gather together as Legionnaires - fellow comrades! They are not only written in our Minds, they are written in the Heart as well.

I thought it appropriate to put meaning behind the words. Words that give us purpose; Words that motivate us as Legionnaires.

FOR GOD AND COUNTRY, WE ASSOCIATE OURSELVES TOGETHER...

Belief and Faith in God is foundational to the Legion as an organization. We recognize that patriotism finds its roots in the principles outlined in Holy Scripture. The tasks that we have embarked upon are greater than ourselves as individuals. In so doing we reach outside of ourselves and acknowledge God in all our endeavors.

This does not mean that one must be a “Bible Thumper” to become a Legionnaire. We include all Faiths as well as those who are Atheists. We simply recognize and acknowledge our roots, not only in the founding of the American Legion but also the founding of the United States of America.

As Legionnaires, in our military service we have sworn our allegiance to the Constitution of the United States. We have solemnly sworn to “... support and defend the Constitution of the United States against all enemies, foreign and domestic...” This is an oath without an expiration date. Neither have we disavowed this Constitution.

As Legionnaires we recognize the impact of God in the affairs of men. We also recognize the impact that this Nation has had around the world. The Principles, Trust and Integrity that we carry as a Nation are backed by our strong military. We recognize that in all of our worthwhile endeavors for the benefit of the United States Military Veteran, we are upholding all that it means to be an American. All the articles that follow are in conformity to this commitment.

- Thomas Penry, Middleton/Star Post Member
District 3 Chaplain

Middleton/Star Post # 39 Calendar for June

1 Aug at 7:30am - Middleton Coffee

1 Aug at 12 noon - Star Chamber Luncheon

**6 Aug at 10 am - Kilroy Coffee Clatch
Warhawk Air Museum**

8 Aug at 12 noon - Middleton Chamber Luncheon

**26 Aug at 5pm - Squad 39 SAL Meeting
Star Fire Dept**

30 Aug at 8am - Star River House

Contact: Frederic J. Webb, Commander Post #39
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August

A CUP of Jo

By JoEllen Claypool
Sandhollow, Idaho

Inviting Conversations with Authors
and Insightful Book Reviews
Meet - Gail Grant Park!



This month, I get to introduce you to author Gail Grant Park! Gail participated in an online book sale I facilitated. Later, I met her in person at a Boise book fair.

Jo: Gail, how did you get started with writing?

Gail: I've learned so much from being a part of writing groups, online and in person. My daughter invited me to one. We were part of an anthology—Rainfall: A Rainy Day Writers' Anthology, my first experience as a published author. My contribution was the short story titled Escape in Three Movements. I couldn't have done it (wouldn't have even considered it) without being a part of a group of other writers. The journey continues as I learn from others about marketing, websites, book signings, and nitty-gritty writing stuff like the proper use of the Oxford comma.

My first novel, We Are Shadows: An Irish Ghost Story, (A Gallagher Girls Mystery) was published in October 2023. Book two, The Body in Brú Na Boíinne, will be published in August this year. It's a paranormal mystery series.

Jo: How long did it take for you to write your books?

Gail: The first book started as three short stories and took me two years. I added a fourth through an editor's encouragement to tie them into a cohesive novel. I didn't realize everything involved with

editing, working with a cover designer, and finding a format. The second book took two months, but completing the steps to publication will take about ten months. I know the drill now.

Research was needed to get things right since I'm not from Ireland, (but have Irish ancestry), such as geography, the slang, the food, and history. I let the characters tell me what they're going to do and say. I write as fast as I can to keep up with them. Sometimes I struggle with character development—allowing unique voices for each so that also takes time.

I try to spend at least a couple of hours a day writing. I'm a night owl and tend to find inspiration then, but early morning provides the best opportunities to write.

Jo: What other interests do you have?

Gail: Before I was a writer, I was an artist. I have painted in acrylics and pastels since my youth but became more focused and intentional after breaking my foot in 2013 and being laid up for six weeks. I started working in oil paints and loved it. I also am a genealogist and an herbalist, both of which play a part in the Gallagher Girls' mysteries.

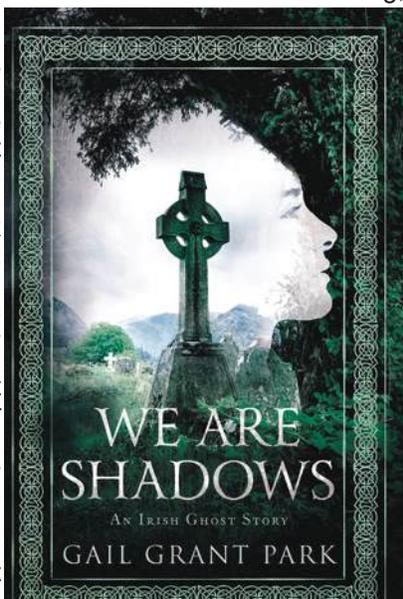
Jo: What would you tell your younger writing self?

Gail: Start writing early and don't stop. Don't be discouraged by negative feedback. Write your little heart out.

Jo: What do you hope people will take away from your books?

Gail: I hope love and loyalty to family, even generational family, comes through my stories as well as themes of staying true to who you are and doing what you can to help others.

Jo: Thanks, Gail! Keep writing!



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BIG Changes Coming In MEDICARE 2025!

For Medicare beneficiaries, the Inflation Reduction Act (IRA) introduces three key changes that will have an impact on our healthcare ecosystem. In this article, we will address one of these changes. The Medicare Part D redesign. Medicare prescription drug Part D redesign caps out-of-pocket (OOP) drug costs for Medicare patients at \$2,000 per year (and \$35 per month for insulin). It's important to note that 2025 will be the first year of the \$2,000 out-of-pocket cap on drug costs, effectively eliminating the prescription drug Part D coverage gap. Once a beneficiary reaches the \$2,000 threshold, they will no longer be responsible for any additional out-of-pocket costs for covered prescription drugs for the remainder of the year. This benefit will help those with high prescription drug costs.

Although this is great news for some Medicare patients the question is, "Who will be paying for these drugs?" To fund this redesign, the IRA shifts most of the financial liability from Medicare to the insurance companies. During the "catastrophic phase" (after the \$2,000 cap), drug manufacturers will decrease to 20%, while the insurance company's responsibility will quadruple to 60%. Leaving Medicare to pay the other 20%.

Because of the industry's financial ripple and increased cost on carriers, we are likely to see significant changes to drug formularies in 2025 plans. Combined with a decrease in funding for 2025, benefits could be reduced by 25%. Some



By Fred Lewis

plans may be eliminated, and some carriers may withdraw from counties that are not profitable under the new program.

Caution, we do not know anything yet, and once we are informed by each carrier,

We can start our preparation for the AEP starting October 1. We are not allowed to discuss any details until October 1. As a result of these changes, it is anticipated that 90% of consumers may be shopping for new plans this year, as compared to the usual 25% shopping rate.

It's imperative that you review your Annual Notice of Change which should be sent in late September. Get your review scheduled early with us. We will need your updated prescription list to analyze coverage across the various carriers and their plans.

For help or questions call us at 208-957-7060. Lewis Insurance Agency, LLC dba Lewis Family Agency is based in Star, Idaho specializing in Medicare plans. We are licensed and certified in multiple states (ID, CA, OR, PA, WA, MN) with carriers offering Medicare Advantage, Prescription drugs and Medicare Supplement plans.

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River of Hope Community Foundation: Elevating Art and Community in Treasure Valley

By Juli Woods

In the heart of Treasure Valley, a burgeoning art scene is being nurtured and elevated by the newly established River of Hope Community Foundation. Founded by Vicki and Kevin O'Keefe alongside Gerri and Mark McCorkle, this Star-based non-profit aims to become a cornerstone of the local art community. Its mission is to provide a platform for artists and crafters to showcase their talents while fostering a sense of community and support.

This year, the foundation is spearheading the "Art By The River" event to be held at the Riverhouse on September 21-22. Previously the event was managed by the City of Star's

Parks, Arts, and Beautification (PAB) committee. Debuting in the Fall of 2021 with 25 artists, the event received an overwhelmingly positive response from the community. Over the past three years, the PAB committee, along with city employees, transformed it into a gold-standard show.

"There are lots of art shows to choose from in the Treasure Valley, but what we wanted people to know is when they hear the words 'Art by the River,' they know they are going to see quality people at a quality event," said Vicki O'Keefe, foundation founder and ex-PAB committee member.

Art by the River has grown exponentially, becoming a high-

ly anticipated annual event. Last year the event attracted 30,000 attendees, a testament to its growing popularity and the community's appreciation for high-quality art. Now, with the foundation taking the helm, its flagship event is set to continue its growth and development. The gold standard event ensures that only the finest works are showcased by hand-picking the artists and crafters through a jury system.

One of the key components of Art by the River is its unwavering support for artists and crafters.

The foundation goes above and beyond to make the event a positive experience for participants, from providing assistance with setup and breakdown to offering on-demand booth support throughout the event. "Our folks walk around in yellow vests. If a crafter or artist sees a person in a yellow vest and needs a break, they can just go and relax. We'll bring them whatever they need, whether it's a drink or a snack," explained Vicki.

Additionally, the foundation offers unique perks such as a hot dinner on Friday night and a hot breakfast on Saturday and Sunday mornings, exclusively for the artists and crafters. These gestures of appreciation have garnered rave reviews from participants, many of whom have pledged never to miss the event again.

While Art by the River remains the cornerstone of the new non-profit foundation, the River of Hope Community Foundation has broader ambitions. The foundation aims to reinvest its proceeds into various community projects and initiatives. These include scholarships for young artists, programs for intellectually disabled individuals and seniors, and public art projects.

A significant focus of the foundation is on empowering the next generation of artists. Through its Rising Stars program, young artists are given a chance to participate in "Art by the River," experiencing the full scope of an art show. This initiative not only nurtures their talents but also provides them with practical experience and exposure. The foundation plans to expand this program by offering scholarships and internships in areas such as social media, journalism, and photography, providing valuable real-world experience for students. "It is a living, breathing foundation. We are coming up with lots of ideas, like horticultural arts and historical arts. Maybe we even sponsor goat yoga or feature an artist at a local winery," said Gerri.

The River of Hope Community Foundation is also dedicated to fostering community engagement and social impact. One of its innovative ideas is to bring together the Star Senior Center and intellectually disabled individuals for monthly art projects. This initiative aims to create a supportive and inclusive environment where participants can socialize and collaborate on creative endeavors.

As the River of Hope Community Foundation continues to grow, it remains committed to its mission of elevating the art community in Treasure Valley. With plans to expand its programs and initiatives, the foundation is poised to make an even greater impact in the years to come. By providing a platform for artists, supporting community projects, and empowering the next generation.

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The “Opera by the River” event takes place on August 10th. Organized by Gemma Arts, this event promises a delightful evening of Opera and Musical theater, featuring local talent and a variety of food vendors.

The event will be held at the River House, with attendees welcome to arrive as early as 5:30 PM. The concert itself will commence at 7 PM and continue until approximately 8:30 PM. The event is free to the public, with grass seating available for those who bring their own chairs and blankets. For those seeking a more premium experience, tables are also available for purchase.

“We’re excited to bring this event back for its third year,” said BrieAnne Welch Prestwich, one of the organizers and performers. “It’s a wonderful way to showcase local talent and provide the community with a unique cultural experience.”

This year’s theme, “Anything Goes,” will feature a mix of musical theater and opera highlights. Attendees can look forward to performances of well-known pieces such as “O Mio Babbino Caro” from Gianni Schicchi, reimagined for three sopranos and a guitar, and the famous “Habanera” from Carmen. The event will also include selections from Andrew Lloyd Webber’s musicals, among others.

In addition to the musical performances, the event will feature a variety of food vendors, including Mountain Mikes, Boise Soda and Swirls, Famicci Winery, and other food vendors. “We want to make sure there’s something for everyone,” said Prestwich. “People can purchase food from the vendors or bring their own picnic.”

For those interested in a more exclusive experience, prime seating tables are available. Each table seats eight. The more expensive tables are \$500, which include food. There are also more affordable tables available for \$250, they come with a bottle of red and a bottle of white wine. Patrons are free to bring their own food as well. “The tables are set on the cement slab in front of the stairs, providing a great view of the performance,” explained Prestwich.

The event will also feature strolling musicians performing classic Italian tunes before the main concert begins. “It’s a great way to set the mood and get people excited for the evening,” said Prestwich.

Gemma Arts, the organization behind the event, is dedicated to celebrating local talent. “We hire local singers for our events,” said Prestwich. “We have so much talent here in the Treasure Valley, and we want to showcase that.”

Some of the local performers include Leslie Mauldin, Jason and Michele Detwiler, Alex Lundquist, and Caitlin Carlberg. “These are singers who have been performing in the Boise area for years,” said Prestwich. “If you’ve attended opera events in Idaho, you’ve likely seen them perform.”

In addition to “Opera by the River,” Gemma Arts recently completed their first opera festival, which brought singers from across the country to perform at the Egyptian Theatre. It

was an intensive training program where they came in and put together an Opera together in three weeks. They also organized a sing-along Messiah in Caldwell with the Canyon County Symphony.

For more information about “Opera by the River” or to reserve a table, attendees can contact BrieAnne directly at 916-397-7115. Photos from last year’s event and more details can be found on Gemma Arts’ Facebook page. Don’t miss this opportunity to experience the rich cultural talent of the Treasure Valley in a beautiful outdoor setting.

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Top Five Reasons to Have a Will or Trust Done

By **Leslie K. Smith**, Attorney, Leslie Smith and Associates, LLC

Why should everyone have a Will or a Trust?

1. Step-children. You have a wonderful relationship with a step-child whom you have helped raise. Without a Will or Trust, this step-child will receive nothing from your estate because the State of Idaho's intestate plan indicates that only your legal children, called "issue," will inherit from your estate if your spouse predeceases you. See Idaho Code §15-2-101, 103

2. Children who have nothing to do with you. You raised these children and may have even helped them buy their first car, or paid for their higher education. Now they want nothing to do with you, ignoring your phone calls, emails, cards, and letters. They can still inherit from your estate if you have no Will or Trust effectively excluding them, because the State of Idaho's intestate plan says that your children will inherit your entire estate if your spouse predeceases you and you have no Will or Trust saying otherwise.

3. You have no children, or your children have predeceased you. When you have no children, it is important to have a Will or Trust naming loved and respected friends, siblings, nephews, nieces, cousins, or even charities as the heirs of your estate. Without a Will, if you are single with no children, Idaho Intestate law indicates that if you pass away, your estate would go to your parents first, and if they are deceased, then to your living siblings. You may or may not be thrilled with this. See I.C. §15-2-103

4. You have minor children and you want to make sure they live with respectful and kind individuals if you die. In a Will or Trust, you can name who you want your minor children to live with if you and your spouse die while these children are minors. This is important because certain family members

may be unsuitable custodians due to their unsavory lifestyle and values. In placing your children after you die, a court will usually follow your recommendations as provided for in your Will or Trust.

5. You are single and share your life with a long-term partner. If you have a long-term partner with whom you live and you are unmarried, providing for that partner in a Will or Trust is important, so if you die, they can inherit from your estate. Without a Will or Trust, that partner may have a difficult time receiving property from your estate, could be cut off completely, and may even be kicked out of a jointly-shared house. Providing for a long-term partner in a Will or Trust is an act of love to ensure the well-being of that partner in the event of your death.



Having a Will or a Trust can be an act of love when you're gone.

may be unsuitable custodians due to their unsavory lifestyle and values. In placing your children after you die, a court will usually follow your recommendations as provided for in your Will or Trust.

5. You are single and share your life with a long-term partner. If you have a long-term partner with whom you live and you are unmarried, providing for that partner in a Will or Trust is important, so if you die, they can inherit from your estate. Without a Will or Trust, that partner may have a difficult time receiving property from your estate, could be cut off completely, and may even be kicked out of a jointly-shared house. Providing for a long-term partner in a Will or Trust is an act of love to ensure the well-being of that partner in the event of your death.



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Francie Rosen of The Balloon Biz Volunteers her spare time helping the team at the Star Food Bank. Francie has a big heart and is a beloved favorite to those who know her.



Home Inspections: What Are They? Why Are They Important?

- By Chip Anderson

For many of us, the most significant investment that we ever make is the purchase of a home. There are so many decisions that need to be made in the process that it can fairly boggle the mind! Where to buy? What can I afford? Is this a good investment? What schools will my kids go to? All of these questions can keep one awake at night. One thing that can help you sleep is the confidence in the condition of the home provided by a Home Inspection.

A Home Inspection is very different from an appraisal. The appraisal looks at the relative value of the home versus other homes in the area and looks at other criteria such as historical prices, recent sales activity, etc. A Home Inspection specifically looks at the condition of the structure and the functionality of its systems. An inspection is defined by InterNACHI as, "a non-invasive, visual examination of the accessible areas of a residential property, performed for a fee, which is designed to identify defects within specific systems and components...". The purpose of this inspection, and subsequent report, is to document potential issues with the property and to alert the buyer and seller of such so that both parties are informed and able to make sound decisions. If there are deficiencies found, the report gives the buyer and the seller a basis for negotiating any potential repairs and/or concessions.

Are there limitations as to what an inspection covers? Yes, of course. The home inspection will not reveal every issue that exists or ever could exist. The home inspection is based on the observations made by an individual inspector at the date and time of the inspection and cannot predict future conditions or events. Additionally, an inspection can only identify issues that are reasonably observable. For example, an inspector visiting a home in the winter may not be able to completely inspect a roof if it is covered with snow. Or, if a house is occupied there may be possessions stored in a closet that restrict access to the crawlspace.

From a buyer's perspective, the inspection and report will provide certain information about the home that the buyer may not have thoroughly investigated while touring the home such as specifics on the heating and cooling, domestic water, and electrical systems as well as the overall condition of the home. Just a few of the important things that the inspection and report will cover are:

- The condition and operability of the furnace and air conditioning equipment;
- The presence and condition of water heater protections such as the TPRV and gas valves;
- Evidence of potential plumbing problems such as leaking/loose toilets and/or drain pipes;
- The presence of and effectiveness of GFCI/AFCI protection of electrical outlets and other electrical hazards;
- The condition and serviceability of exterior components such as roofing materials, siding & trim, etc.;

In addition to the building systems, the inspection and report will contain observations of other areas such as the attic and crawl spaces that most buyers do not examine during the process. Inspection of these areas is critical in that various building defects can only be found by physical observation. It requires an inspector actually entering these enclosed areas to discern the presence of and condition of

vapor barriers, insulation, attic ventilation, etc. These are important components that affect the functionality and cost of operations of a home. For example, inadequate insulation in the attic can lead to additional cooling costs in this summer heat as well as putting more demand on the system components leading to premature failure and replacement.

From a seller's perspective, preemptively inspecting a home can identify defects or voids that a buyer's agent will observe and therefore can be addressed either prior to listing of a home or during the negotiation process. Real Estate Agents that we have worked with will attest that a current property inspection can strengthen a listing and attract more interest in your home potentially leading to a higher sales price with fewer potential stumbling blocks along the way. You could consider it an additional "amenity" of the home as it could give a buyer better peace of mind when touring the property.

Whether you are a buyer or a seller, working as a team with your Real Estate Agent and Home Inspector you can feel confident in your position in the transaction.

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Plans fail for lack of counsel,
but with many advisers they succeed.

- Proverbs 15:22

Plans fail for a lack of counsel - By Robert Trommler

The Bible is indeed an amazing source of wisdom. Take Proverbs 15:22 for example. Plans fail for a lack of counsel, but with many advisers, they succeed.

This is so true, but there is something inherent in this saying. The terms “counsel” and “adviser” carry meanings that the truth of this statement completely rests on.

What (or who) qualifies as either an adviser or a counselor? It is someone with education, experience, or training in a specific subject that gives them the ability to provide advice or act with accuracy and precision and produce results that someone without that training could not.

A brain surgeon has knowledge (and a vocabulary) about the brain and nervous system that permits them to draw a scalpel across someone’s gray matter to heal them in a way I (we) certainly couldn’t. And we might say something similar

about an electrician or a plumber, or a hairstylist. Specialists all. Remarkably well trained. And qualified to give advice and act in their field of specialty.

But how often have we all had the experience where we see someone in line at a coffee shop giving their opinion to the next person in line about, oh something trivial like maybe financial strategies?

And frequently the person getting that advice seems to nod their head and take it as gospel. Crazy you say? It happens more often than we might want to think.

There was a true story recently of a guy who was following the driving directions from his car’s GPS so blindly and completely that he drove his car off a closed bridge and it was a terminal mistake. Have we become so reliant on our technology and people with strong opinions that we relinquish our well-being and life to these sources?

It happens.

Having worked exclusively in finance and retirement planning for 20+ years I see this happen all too often. And it usually doesn’t end well.

I will design a winning financial formula for a client that I have seen work many times before and it is an elegant solution to that person’s goals and then I get a call from them saying their son, daughter, uncle, barber (fill in the blank) has told them this concept or strategy will not work. And the client bows out.

And this circumstance has losers all around. The client doesn’t get the benefit of the solution, and the source of the bad advice gets their opinion or perspective validated, so they can feel good about having saved the day for their friend or family member. Not.

Frequently when I probe the client and ask “What qualifies this person to act as an adviser or counselor” for you? Well, you already know the answer to that. Maybe they owned a car detailing business once. Or they read a book on how money works. Or they listened to a talking head online and are now a financial genius.

Another version of this scenario is when clients pay their financial advisors a fee for their guidance and direction but do not take their advisor’s advice. That is truly one of life’s mysteries. Do you mean to tell me you are not going to take the advice of a highly trained and qualified professional that you pay to give you sound advice?

Common sense isn’t very common. Is it?

So here’s the takeaway. Be wise. Surround yourself with counselors and advisors who are trained, educated, licensed and experienced in the area you aren’t. And then when they offer you a solution or answer to your problem...take it.

If you don’t, you have no one to blame but yourself for that bad haircut. Or worse.

What if a
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Mortgage
could actually do
what you have
heard it can do?



Robert Trommler

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What Does 'Vintage' Mean

By Scott Nickell
Idaho Wine Geek

in Wine?

Essentially, a vintage refers to the year in which the grapes were harvested. It serves as a snapshot, capturing the unique climatic conditions and terroir that shaped the wine's character.

Exceptional vintages arise when the stars align, and the weather conditions are just right, bestowing the wine with an exquisite balance of flavors and aging potential.

In this article, I'll explain the secrets of wine vintages and what separates the good from the bad.

What is a Wine Vintage Exactly?

A wine vintage refers to the year in which the grapes used to make the wine were harvested. This is often displayed prominently on the wine label.

The common misconception is that it refers to the date of bottling and this is absolutely wrong!

Now, why is the vintage of wine important?

The answer lies in the symphony of nature.

Each year, the conditions in which the grapes grow can vary dramatically. The climate, weather patterns, and soil conditions all play a pivotal role in shaping the character of the grapes.

When the stars align and the conditions are just right, the grapes reach their zenith of flavor and complexity. This, in turn, translates into a wine that may be rich, balanced, and deeply satisfying.

You've heard the saying "Great ingredients make great food" and it rings especially true for winemakers. The highest quality grapes make the best wine and they need perfect weather conditions to reach the right balance of sugar and acidity.

A good vintage is akin to a snapshot of a perfect moment in time. It's a testament to the harmony between the earth and the vine. The wine speaks of the land and the year from which it was born.

A year with unfavorable weather conditions can result in grapes that lack the depth and complexity needed to create exceptional wine. This is why wine enthusiasts often seek out wines from years that are celebrated for their excellent vintages.

What's the Difference Between Vintage and Non-Vintage Wine?

Vintage wines are made from grapes harvested in a specific year, and this year is prominently displayed on the bottle. These wines often reflect the unique climatic conditions of that particular year and are valued by connoisseurs for their distinct characteristics.

Non-vintage wines (commonly referred to as NV wine), on the other hand, do not have a year displayed on the bottle. While it's common for non-vintage wines to be blends of grapes from multiple years, this is not always the case.

Sometimes, a wine may not display a vintage simply because it's an entry-level or more affordable option, and the producer has chosen not to emphasize the year of harvest. This is especially common in wines that are meant to be consumed young and are not intended for aging.

In the case of sparkling wines, non-vintage wine is often preferred. The blending of wines from different years is a deliberate

choice to achieve a consistent house style and to ensure that the sparkling wine maintains its characteristic effervescence and complexity.

Vintage blending is also common in fortified wines like Sherry. The Solera system used in Sherry production blends vintages over many years to add complexity and ensure a level of consistency each year.

It's important to recognize that in the case of sparkling wine, non-vintage does not mean inferior quality. Many non-vintage Champagnes, for example, are of exceptional quality.

Exceptional non-vintage still wines do exist too. However, they tend to be fairly rare and incredibly expensive.

Factors That Define the Quality of a Wine Vintage

The quality of a vintage is influenced by various factors, with the weather being the most significant. Here are the key factors that define the quality of a wine vintage.

1. Weather Conditions

Weather plays a pivotal role in the quality of a wine vintage. Ideal weather conditions include plenty of sunshine for the grapes to reach full maturity and optimal ripeness levels. However, too much sun can cause the grapes to be sunburned, leading to flabby flavors and bitter tannins.

Conversely, some rain is beneficial as it keeps the vines hydrated and the soils nutrient-rich, but excessive rain makes the grapes susceptible to rot and disease. The balance of weather conditions is delicate and varies between regions and grape varieties.

Late frosts and droughts are other factors that can have a huge impact on a wine grape crop.

Drought has the added implication of increasing the risk of wildfires, which is terrible news for wine grapes too. Smoke taint can often ruin whole grape harvests after they have been engulfed in smoke for long periods of time.

2. Grape Variety

Different grape varieties have distinct preferences for the climate. For example, Riesling thrives in sunny spots with cool nights, while Cabernet Sauvignon requires a hot, dry climate.

The choice of grape variety is essential in determining the quality of a vintage. A good year for red wine grapes in Bordeaux may not be a good year for white wine grapes.

3. Regional Climate Variability

Regions with variable climates, such as Bordeaux, Burgundy, and Northern Italy, are more affected by the vintage year due to fluctuations in weather.

In contrast, regions with more predictable climates, like California and Australia, tend to produce more consistent wine styles regardless of the vintage.

4. Vineyard Management and Winemaking Techniques



The skill and expertise of the winemaker are crucial. Advances in scientific understanding and technology have enabled winemakers to mitigate challenges associated with poor weather conditions.

However, despite technological advancements, there remains a marked difference between wines produced in near-ideal conditions and those requiring more intervention.

5. Maturation

Some wines require maturation to realize their full potential. An older wine from a mediocre growing season could outperform a younger wine from a season with perfect weather conditions. The maturation process is influenced by the storage conditions and the type of barrels used.

6. Harvest Timing

The timing of the harvest is critical. Grapes harvested too early may lack flavor, while those harvested too late may be too sweet or lose acidity.

The decision on when to harvest is often based on the winemaker's experience and understanding of the grape's ripening process. It's a delicate game that sometimes involves an element of risk.

7. Expression of Time and Place (Terroir)

A good vintage is often seen as a reflection of a winemaker's ability to interpret the whims of Mother Nature to create a wine that expresses its time and place.

This includes the unique characteristics of the region, the weather patterns of that particular year, and the winemaker's choices in the vineyard and cellar.

Is the Wine Vintage More Important in Certain Wine Regions?

The importance of vintage varies among wine regions due to differences in climate, weather patterns, and winemaking practices.

In general, vintage is more important in regions with variable climates, where weather conditions can significantly impact the quality of the grapes and, consequently, the wine.

In contrast, in regions with more consistent climates, the variation between vintages is often less pronounced.

Let's take a look at the wine regions where wine quality fluctuates more according to vintage and also those where crops are more consistent.

Wine Regions Where Vintage is More Important

Bordeaux, France: Bordeaux is known for its temperamental maritime climate. The weather can vary significantly from year to year, affecting the ripening of the grapes. As a result, the quality and character of Bordeaux wines can vary greatly between vintages.

Burgundy, France: Like Bordeaux, Burgundy has a variable climate. The region is particularly susceptible to frost, hail, and rain during the harvest season, which can affect the quality of the grapes.

Piedmont, Italy: This region, famous for its Barolo and Barbaresco wines, experiences variable weather conditions. The quality of the Nebbiolo grape, which is used to make these wines, is highly dependent on the weather during the growing season.

Mosel, Germany: The Mosel region is known for its Riesling wines. The steep vineyards and cool climate mean that weather conditions can have a significant impact on the ripening of the grapes.

Wine Regions Where Vintage is Less Important

Napa Valley, California, USA: Napa Valley has a Mediterranean climate with warm, dry summers and mild winters. This consistency in weather conditions means that there is less variation between vintages compared to regions with more variable climates.

Barossa Valley, Australia: Known for its Shiraz, Barossa Valley has a warm climate with little variation in weather conditions from year to year. This results in a more consistent quality across vintages.

Mendoza, Argentina: Mendoza, famous for its Malbec wines, has a dry, continental climate. The region's consistent weather conditions and the availability of irrigation from the Andes reduce the impact of vintage variation.

Central Valley, Chile: This region has a Mediterranean climate with consistent weather conditions, making vintage variation less significant.

How Do Winemakers Compensate for Bad Wine Years?

Winemakers have developed various strategies and techniques to compensate for bad wine years when weather conditions are sub-optimal for grape growing.

These strategies aim to mitigate the effects of adverse weather and ensure the production of quality wine despite the challenges.

Here are some of the ways winemakers compensate for years when the weather did them no favors.

1. Careful Harvesting and Selection

In bad years, winemakers may need to be more selective during harvesting. They might harvest grapes at different times to ensure optimal ripeness or manually sort through the grapes to remove any that are damaged or underripe. They will typically have a lower yield of good grapes.

2. Blending

One common technique is to blend wines from different grape varieties or different vineyards. This can help balance out the flavors and characteristics of the wine. In some cases, winemakers may also blend wine from a poor vintage with wine from a better vintage to improve quality.

3. Adjusting Fermentation Conditions

Winemakers can adjust the conditions of fermentation, such as temperature and duration, to compensate for the characteristics of the grapes.

For example, a shorter fermentation at a lower temperature might be used for grapes with higher sugar content to prevent the wine from becoming too alcoholic.

4. Acidification and Chaptalization

In regions where it is permitted, winemakers may add acids to wines made from overripe grapes to increase acidity, or add sugar to must made from under ripe grapes to increase the alcohol content through a process called chaptalization.

5. Using Oak Barrels

Aging wine in oak barrels can add flavors and tannins that might be lacking in wines from a bad year. The use of new oak barrels can impart stronger flavors, while used barrels can provide more subtle characteristics.

6. Micro-oxygenation

This is a process where small amounts of oxygen are deliberately allowed to interact with the wine during aging. This can help to soften tannins and improve the texture and flavor of the wine.

7. Making Different Styles of Wine

In some cases, winemakers might choose to make a different style of wine than usual. For example, if the grapes are not suitable for making high-quality red wine, they might be used to make rosé instead.

8. Marketing and Positioning:

Sometimes, the challenges of a bad wine year can be mitigated through marketing. Winemakers might position their wine as unique expressions of a challenging vintage, or focus on the story behind the wine.

9. Holding Back Stock

In some cases, winemakers might choose not to release a vintage immediately. They might hold back stock and release it later when it has had more time to age and develop.

With that, I will leave you with the following quote:

"We are born at a given moment, in a given place and, like vintage years of wine, we have the qualities of the year and of the season of which we are born" - Carl Jung



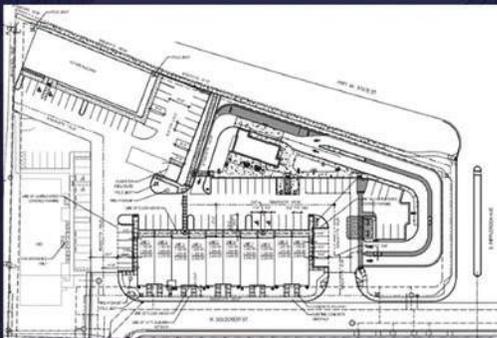
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Cheers!



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