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## Experience Fresh Powder and Great Views

Top 5 Ski Resorts to Cross Off Your Bucket List



### Mad River Glen, Vermont

For an authentic, deep-mountain experience, Mad River Glen is considered the best skiing mountain in the East. One of the best features of the resort is that it has single-chair chairlifts — and no snowboarders! The runs are long and the sights are gorgeous while providing an amazing ski run, throwback style!

### Aspen, Colorado

Aspen just had to make this list! This incredibly popular ski resort has four different mountains, providing a wide range of terrains for all different skill levels. The ski resort town is fun, developed, and exciting as well.

### Deer Valley Resort, Utah

A ski-only resort, Deer Valley is a quaint ski town with legendary customer service and unbelievable Utah powder. It should be noted that the chairlifts are speedy and efficient, and the trails are well-groomed. Lift lines are nonexistent, making for an exclusive and remote experience!

Temperatures are dropping and snow is falling in some parts of the country, so it's time for some winter fun! Whether you ski, snowboard, or just enjoy the snow, here are some of the best ski resorts to check out this ski season!

### Steamboat Springs, Colorado

A little less glitzy than some of the other popular ski resorts and towns in Colorado, Steamboat Springs is extremely family-friendly with a Western vibe. Because Steamboat is tucked away in the northwest corner of Colorado, the area catches snow from both Utah and Wyoming, which means you can expect some of the best skiing powder.

### Whitefish Mountain Resort, Montana

While Whitefish Mountain Resort was originally a sleepy, quiet, and remote ski resort, it has gained popularity over the past few years, but it still remains an under-the-radar ski destination with friendly locals and smaller crowds. For beautiful, lush Montana views and no ski lift lines, Whitefish is a must!



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## A Salute to the Greatest Generation

### JM Remembers His Grandfather, Claude

Every time Veteran's Day pops up on my calendar it takes me right back to 2001. That summer, my grandmother Frances passed away — leaving my grandfather, Claude, behind. The transition was really tough for him because they had been married for almost 60 years.

At the time, Grandpa Claude lived in Logan, Utah, and I was a couple hours away attending college at Brigham Young University. I was busy with school, but when my mom called to ask if I'd visit my grandfather on weekends to keep him company, I dropped everything to make the drive.

I'm really glad that I did. Every time I spent the night, we ended up in the family room of his home, laughing and telling stories. He liked to kick back in his La-Z-Boy recliner while we spoke with the TV turned down low or bounce up and down on a miniature trampoline for exercise. If I was lucky, I could convince him to tell me stories about his time as a cryptographer and assistant chaplain with the Army Air Corp during World War II.

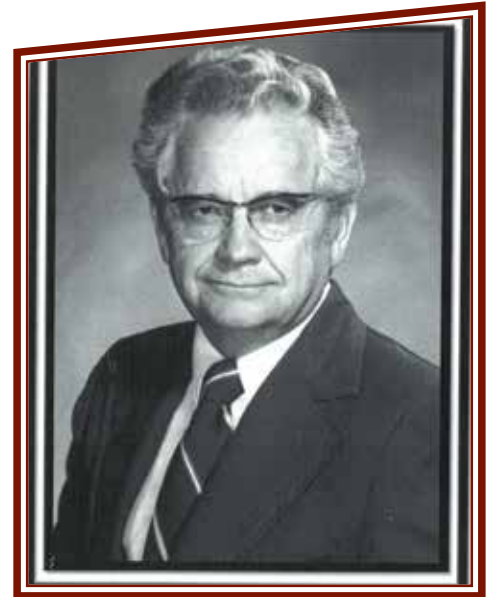
My grandfather didn't talk much about the war, but the stories he did share about his years in North Africa and Italy have stuck with me. He

told me about living in the middle of nowhere in Europe at an Army camp. Since he didn't have a sink, he used his helmet as a basin and filled it with water to shave.

I've never forgotten that image of my proper, glasses-wearing, academic grandfather splashing water on his face from an Army helmet! He and his fellow soldiers — including my other grandfather, Bill Preston, and both of my wife's grandfathers — really went through a lot during the war years. Not only were they far away from their families for months or years at a time, but in many cases, they were also roughing it in the countryside to fight for our freedom.

That fall, my grandfather and I lived through another milestone in American history: 9/11. The weekend after it happened, I visited him in Logan to learn his perspective as a former political science professor and member of the Idaho legislature.

I was a 22-year-old student with no clue how the real world worked, so I had a lot of questions. Why would somebody want to attack us? What will happen in the world? What should our country do next? We spent hours talking politics, and I learned more



in that one visit than I did in all of my high school history classes.

Looking back, I have a lot of respect for my grandfathers and everyone born in their generation. We call it the Greatest Generation for a reason! Many of them lived through World War I, the Great Depression, and World War II. Those hardships turned them into solid, hardworking people with strong morals and values. My grandfathers loved America and everything it stood for, and because they endured such terrible times, they truly appreciated the little things in life — like having a sink to shave in!

This month, I plan to honor my Grandpa Claude and find gratitude for the small and simple things in my life. I hope you do the same. There's no better time than the month of Veteran's Day and Thanksgiving.

Giving thanks to all who served,

*-JM Preston*

# Your Savings Bond Questions Answered

## The Basics Everyone Should Know

Over the last few months, our team has received dozens of questions about savings bonds. Clearly, these investments are a hot topic — and we're here to help! Read on to learn the savings bond basics.

### What is a savings bond?

A savings bond is a low-risk, long-term investment backed by the U.S. government. When you purchase a bond, you have a guaranteed return because the bond will earn interest at a fixed rate either until you cash it in or until it reaches 30 years old.

### Are there limits on the number of bonds that can be acquired per year?

You are allowed to acquire a maximum of \$10,000 for electronic EE bonds and a maximum of \$10,000 for electronic I bonds, and when you file your income tax return, you can acquire a maximum of \$5,000 worth of paper I bonds. You are allowed to purchase bonds that will be owned by someone else (a gift), but that purchase will affect that person's ability to acquire more bonds. The restriction applies to the owner of the bond(s), not the purchaser. This is tracked by the Social Security number of the first person named on the account.

### Should I transfer my savings bonds to my trust?

Yes! To do this, you first need to create a TreasuryDirect account in the name of your trust. This is very simple. Visit TreasuryDirect.gov and click on the "Individuals" tab. Then, under "Account Center," click "Open an Account." During the setup process, remember to click the "Trust" button under "Entity Account" to confirm the account is owned by your trust.

### How do I transfer savings bonds?

To transfer bonds from your individual account to your trust, visit TreasuryDirect.gov and click "Forms." From there, choose "Savings Bonds" and select "FS Form 5511." Fill out the form and ask your bank, brokerage house, or trust company to "Medallion Guarantee" your signature. Finally, mail the form and, if you have them, the original bonds to Treasury Retail Securities, P.O. Box 9150, Minneapolis, MN 55480-9150. We recommend sending any original bonds through registered mail and insuring them with your shipping courier.

### How do I reissue paper savings bonds?

To reissue paper bonds, visit TreasuryDirect.gov and click "Forms." From there, choose "Savings Bonds" and select "FS Form 1851." Fill out the form and follow the directions in the "How do I transfer savings bonds?" section of this article to guarantee your signature and mail your form. Note: The Treasury no longer offers new paper bonds, so your bonds will be reissued in electronic form.

**If you still have questions about savings bonds, please do not call our office. Instead, tune in to our November Q&A session on Friday, Nov. 18.** We will discuss the topic of savings bonds in extensive detail and answer all your questions then.

**BOND,  
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BOND**



## Thanksgiving Is About More Than Food

### It's About Showing Gratitude

As we prepare for our Thanksgiving feasts, Thursday night football games, and Black Friday shopping, take some time to show gratitude for those around you and for what you have. Here are a few ways to practice gratitude this month.

#### Appreciate everything.

Get into the habit of being grateful for the little things in your life. It can be easy to acknowledge the "big" things, but nothing is too small to be thankful for. You can be grateful the weather is nice and sunny, that you received the package you've been waiting for, or that you got out of bed today. Don't leave out anything when practicing gratitude.

#### Practice mindfulness.

Mindfulness is the ability to be fully present and aware of what's happening around you. So, instead of being overwhelmed by what you need to do tomorrow or next week, focus on the present moment and enjoy the time you spend solo or with your loved ones. Live in the moment and take one day at a time. Tomorrow will surely come, and you only have a limited amount of time in the present.

#### Celebrate your challenges.

Sometimes struggles and battles in our lives can weigh us down. But when you persevere and continue to push forward, you will find success. Challenges help you improve your abilities and resilience, so celebrate the progress you've made. Showing gratitude for challenges and negative experiences allows us to acknowledge humility and appreciate growth in our lives.

#### Keep a journal.

Writing down the things you're grateful for will remind you of all the great things you have when other things aren't going so well. So, keep a journal about what you're grateful for each day or week — even if it's just small things at first. Your perspective on life will change, and it will get easier to see the good things and to feel grateful for things you were likely overlooking.

Showing gratitude is something we should do every day, all throughout the year — not just during the holidays. So, try to practice mindfulness and gratitude using these tips! Happy Thanksgiving, everyone!



## Sudoku

9	5			1	6	2		3
		4	5	8		1	9	
	7	9	2	5		6		4
4	6		3				5	9
	3							
5				2	4			
	8	3		9	5			
2		6			7			5

Solution on Pg. 4

## Roasted Pork Loin With Apples

Inspired by MomFoodie.com



### Ingredients

- 4 lbs pork loin
- 2 tsp garlic powder
- 2 tsp salt, divided
- 1 tsp black pepper
- 8 apples
- 2 red onions
- 3 garlic cloves
- 1 tbsp brown sugar
- 2 tbsp olive oil
- 2 tsp cinnamon
- 3 tbsp butter, softened

### Directions

1. In a large bowl, season pork loin with garlic powder, 1 1/2 tsp salt, and pepper, then cover and place in refrigerator for 30 minutes.
2. Preheat oven to 425 F.
3. Slice apples and onions, then chop garlic cloves. Season with brown sugar, olive oil, remaining salt, and cinnamon.
4. In a 9x13-inch baking dish, place a layer of apples and onions in the pan, put pork loin on top, then place remaining apples and onions around it.
5. Break butter into small pieces and place them on the pork loin and apples. Place dish in oven and let it bake for 15 minutes.
6. Reduce the heat to 350 F, then continue to bake for 60 minutes.
7. Remove dish and stir apples and onions.
8. Increase heat to 450 F, put dish in oven, and roast for an additional 8–10 minutes.