

ON WEALTH

SPRING/SUMMER 2024 MAGAZINE



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DONT SETTLE FOR AN
ORDINARY VACATION
- GO FOR
EXTRAORDINARY

TAKE CHARGE OF
ERRANT FILES AND
FOLDERS

MAKING A SPLASH
WITH A WATER
FEATURE IN THE
GARDEN

WELCOME

DEAR VALUED CLIENT,

Welcome to my Spring/Summer edition of "On Wealth." With the Midwest warming up, I find myself reflecting on the journey of the past few months. From concluding my retirement planning classes "Passport to Retirement" at Hennepin Technical College to experiencing my first Berkshire Hathaway Annual Shareholder meeting, it's been a period of rapid learning and personal growth.

A standout event of the season was my recent client gathering focused on Medicare and Social Security, which many of you graciously attended. We had engaging discussions, enjoyable libations, and even witnessed my daughter Daisy hone her public speaking skills.

In this issue of On Wealth, I'll explore a range of topics that capture the essence of the season. On page 8, we illuminate the significance of tidying up errant files and folders on your hard drive—a digital spring cleaning that can simplify your digital life and boost productivity.

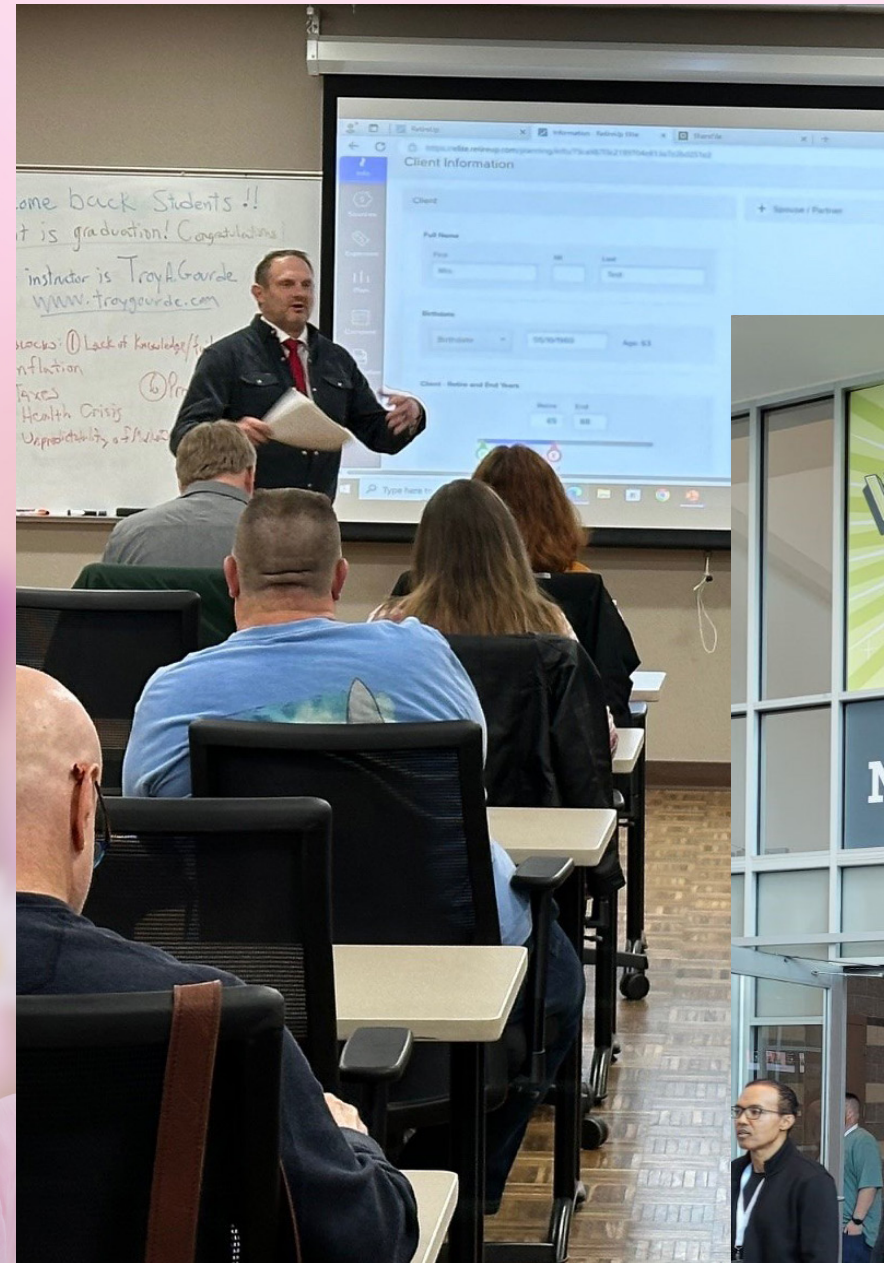
Moreover, we delve into the allure of exceptional vacations, providing insights and suggestions to ensure your travel experiences are truly unforgettable. Whether it's uncovering hidden gems in exotic destinations or indulging in luxury getaways, I've curated content to fuel your wanderlust. Lastly, my personal favorite topic in this edition is centered around creating captivating water features in your garden. I'll explore the transformative impact of water elements, from tranquil fountains to enchanting ponds, and how they can enhance the ambiance of your outdoor space.

Thank you for taking the time to read my spring/summer edition of "On Wealth." My aim, as always, is to offer you valuable insights, strategies, and inspirations that contribute to your financial goals and enrich your overall quality of life.

WARMLY,



Troy A. Gourde
Financial Planner



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www.troygourde.com/events

SAVE THE DATE

Don't Settle for an Ordinary Vacation

-- Go for Extraordinary

By Dan Farrell

You work hard all year long, and look forward to your vacation. So why settle for ordinary, when you could do something different this year and create memories that really will last a lifetime?

Today there are so many more choices than just taking a regular cruise or guided tour. If you're willing to think outside the box, and put a little effort into planning it, your vacation can be extraordinary.

First of all, think about your interests or passions. Is there something that you've always wanted to do like learn to paint, try skydiving, or scuba diving?

What about some place that you've always wanted to visit like Venice, Paris or Tahiti?

What do you love to do in your spare time? Visit art galleries, read or go to flea markets?



Take Charge Of Errant Files And Folders!

By Brandon Doyle

If you are like most people, you have hundreds of important files spread all over your hard drive. It seems that there is not a universal way of handling these files and folders. Luckily there are a few simple things that you can do to manage and organize all your work.

1. Keep it simple. If you have multiple customers/clients/patients that need extra information stored about them outside of your usual database, create a file folder for the information and use the same naming conventions on all the files. For example: You could use the first three letters of a last name followed by 01.

2. Numerical files can be sorted numerically. When dealing with numerical files, make sure to add an initial zero before the number 1 or 3. For example: If you have one file named customer10 and another file named customer1, the customer10 file is sorted first if you sort by name. This can be really annoying. However, if customer1 is renamed to customer01 it will take care of the problem.

3. The amazing Windows Run command. If you have Windows 95 or higher, you have access to the nifty run command. In our testing, the run command will open any folder or file in the Windows folder and any other folder locations specified in your Autoexec.bat. These are known as paths. Common paths are the Windows folder and system folders. Paths can also be C:\Program Files\Microsoft Office. This means that in the Run window, you can type 'excel' and Microsoft Excel will open. You can also open folders. Just type the name of the folder and it opens right up. If you type 'calc' in the Run window and press Enter; Calculator opens. Very cool! Poke around and see what else you can do with the Run command. You can access Run by clicking on Start and Run.

4. Working with Microsoft Excel spreadsheets. Speaking of Excel, it is easy to work with different sheets inside the same Workbook. Think of the Workbook as the single *.xls file. When Excel starts a new Workbook, you have Sheet1, Sheet2, and Sheet3 on the bottom of the screen. You can right click on any of these sheets and rename them to something else. Simply left clicking on the Sheet takes you to that Sheet.

5. Working with Microsoft Word Documents. It is easy to add revision remarks and page numbers to Word Documents. Revision remarks are important if you are working on a Document that needs to be seen by multiple people multiple times. For example: A small to medium project. Developers use Version numbers to track their software; the same should be done with Word Documents. To open the Header or Footer of a Word document, click on 'View | Header and Footer'. Next, click on the 'Switch between Header and Footer' button to switch between the two. Click on the 'Insert Page number' button to automatically add page numbers to the Document. (It would be embarrassing to give a technical presentation without page numbers. Your audience would lose confidence in your presentation, not to mention your word processing abilities.) Next, you can add revision remarks. Simply type 'Rev. A' below the line that has the page number OR whatever remarks you want.

6. Finally, have you ever been inside a folder and you can't find a sub-folder or a file? Well, it is very easy to get those folders and files to shape up. Click on 'View | Arrange Icons By' and choose an option. This will get those wandering folders and files to get back in line!

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A close-up photograph of a bamboo pipe pouring water into a garden pond. The water is captured mid-pour, creating a dynamic splash. The background is a soft-focus garden with green foliage and smooth, light-colored stones.

Making a Splash with Water Features in the Garden

By: Nikki Phipps

Want to add additional charm and tranquility to your garden? Incorporate a water feature. No matter what size or type of garden you have, there are a number of water features that will fit into any design or space, as well as any budget. A garden pond can add special qualities to nearly any landscape.

Vinyl or fiberglass pond liners are widely available at garden centers or through water garden suppliers. These come in a variety of sizes which offer flexible options to easily suit your particular needs. They can also be placed either above or below ground so if your space cannot accommodate a large water pond, such as with balconies, containers make excellent alternatives.

Nearly any type of watertight container can be easily transformed into a miniature garden pond. If it's not watertight, PVC liners are available at most garden centers which will help to waterproof your container. Half-wooden barrels and galvanized washtubs are the most commonly used.

Place your pond in a location that receives at least 4-6 hours of full sun. Make certain that your site is leveled off as well. If your space permits, stick your mini pond in the ground to help minimize the chances of it freezing over. Dig out the soil, keeping it large enough for your pond liner or container to fit into. Level off the bottom and add an even layer of sand. Place the liner or container inside and fill in around it with the excavated dirt. Add some water and approximately 3-5 plants, depending on the size of your pond. Water lilies, cattails, water hyacinths, and sweet flag are exceptional choices. Conceal the outer edges of your pond with additional moisture-loving plants and rocks for further interest.



Moving water adds character to the garden, and both waterfalls and fountains make pleasant accents. Garden centers and professional pond retailers offer many types of easy, do-it-yourself kits that fit nearly any budget or garden design.

Waterfalls can flow over rocks or run down retaining walls. They can be formal or informal. There are numerous resources available for waterfall ideas; however, different landscapes will affect the overall design. Therefore, to achieve a successful waterfall design, be sure to choose an area and design that will fit into your specific landscape.

Fountains always make wonderful additions to any type of setting, and fountain kits can make this possible. Fountains come in an array of choices to suit your personal preferences; they can splash, gurgle, spray, drip, etc. You can place your fountain just about anywhere. For instance, the bottom of a small pond or even a large container such as an urn, planter, barrel, or strawberry jar can create stunning homes for your fountain. Place the fountain pump in the bottom of your pond or container and follow the instructions included with your kit. Enhance the fountain with stones, pebbles, and plants.

Hollowed-out bamboo canes can also be transformed into serene water features. For example, drill some holes in various areas along the cane. Attach the cane, in an upright position, to a submersible pump placed in the bottom of a large container, such as a half-wooden barrel. Fill with water, plug it into a nearby outlet, and relax to the soothing sounds of water trickling from the cane.

You could also place a stone basin among a group of plantings. Make sure the basin is large enough to catch water. Hollow out 3/4 of a bamboo cane and cut this into two varying lengths, one long and one short, with the shorter piece hollowed only halfway. Slightly angle the hollowed end of the short cane (this is where the water runs out). Meanwhile, place a submersible pump in a reservoir behind the basin and secure in place using stones. Insert vinyl tubing through the large piece of cane, fastening the bottom part to your submersible pump. Drill out a hole near the center of the small piece of bamboo just large enough to fit the top of the larger piece inside, running the remainder of vinyl tubing through the small cane. Once secure, seal this with a waterproof sealant such as caulking (clear). Conceal the reservoir with plants. Fill both the basin and reservoir with water, plug it up, and enjoy its soft trickle effect.

If ponds, waterfalls, or fountains are not your thing, even the most subtle of water accents, such as basins and birdbaths, can add a sense of peace to your garden. Birdbaths can be nothing more than a shallow dish of water sitting on an over-turned container.

There are endless ways to add water to your landscape; simply use a little creativity and see what happens.

Author Bio
This article was written by Nikki Phipps and sponsored by Gardening Know How, your source for gardening information. Reproductions of this article are encouraged but must include a live link back to www.gardeningknowhow.com

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