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Welcoming Birds into Your Summer Yard and Garden

Birds lend a whole new dimension to outdoor spaces, and their presence is never more apparent than the summer season. In addition to lending beauty and excitement to a yard or garden, birds can take a big bite out of the insect population. You only need to take a few steps to make them feel welcome.



Water. Adding a simple, shallow, birdbath, placed around 10 feet from shrubs or other predator cover can meet birds’ needs for grooming and drinking. Change the water every 2-3 days.

Food. Native shrubs that offer berries or seeds can sustain a variety of birds. Grouping a diverse assortment of “wild” plants in an out of the way, chemical-free area can offer safe access to natural food. A supplemental feeder stocked with black oil sunflower may help to cover times when natural food is scarce.

Chemical Free. Pesticides and chemical fertilizers can be dangerous to birds and other wildlife, so avoiding chemicals

in at least a small area can benefit them. Insects are the primary source of food for many bird species and are an important source of protein and fats.

nwf.org/Garden-for-Wildlife/Wildlife/Attracting-Birds

Father's Day Dad Jokes



"When does a joke become a dad joke? When it becomes apparent."

"What did the fish say when he hit the wall? Dam."

"What did the ocean say to the beach? Nothing, it just waved."

"How do you get a squirrel to like you? Act like a nut."

"That car looks nice but the muffler seems exhausted."

"I used to play piano by ear. Now I use my hands."

"Did you hear about the guy who invented the knock-knock joke? He won the 'no-bell' prize."

"What's a robot's favorite snack? Computer chips."

"Mountains aren't just funny. They're hill areas."

countryliving.com/life/a27452412/best-dad-jokes

Some Details in the Recent Debt Ceiling Deal

The Fiscal Responsibility Act of 2023 suspends the current \$31.4 trillion federal limit until January 2, 2025, when the debt limit will increase to the level of debt which has been accrued.

Goldman Sachs analysts estimate that debt level will add \$4 trillion, resulting in a \$35 trillion ceiling for 2025.

The deal sets a roughly two-year freeze on discretionary spending, reclaims unspent COVID-19 relief, reduces IRS funding, and restarts student loan payments, along with some additional minor items:

While work requirements for benefits programs will raise the top age from 49 to 54, some expanded exemptions for veterans and those who are homeless could potentially increase the number of program participants. Experts are not predicting much of a difference in spending in spite of the changes, so the recent

spending increases under the last several years of Covid 19 pandemic will not be substantially decreased.

Streamlined reviews of energy and infrastructure projects could allow for broader energy

permitting reform in future legislation. If this results in lower energy costs in the future, the effects would still likely be many years due to the time intensive nature of energy and infrastructure development.

An Executive PAYGO rule

requires federal agencies to offset any policy action that increases direct spending by more than \$100mn/yr with another policy to cut spending at least as much, but various loopholes make this unlikely to produce an effect.

Without any reasonable cutbacks in spending, it's likely that inflation rates will remain entrenched, requiring continued FED actions.

ft.com/content/07db5bc0-ca8f-420c-b5c4-9a4f5400ed1c

yahoo.com/fiscal-responsibility-act-2023-232830128.html

Preparing to Survive Summer Storms



Welcome summer heat can bring on unexpected turbulent storms, but a little preparation can improve resilience in the event of a weather emergency. Give yourself some peace of mind by thinking ahead.

Make sure you have 3 days' worth of clean drinking water -1 gallon per family member. FEMA recommends two weeks of shelf stable food stored for your family as well – cans and also some items that do not need to be cooked if the power goes out.

If you live in a hurricane, tornado, earthquake, flood, or fire zone, consider your family's emergency evacuation plan. Discuss as a family and have a practice run including packing your belongings.

Some additional items to keep on hand: Bottles of disinfectant and hand sanitizer, flashlights or battery lamps, and battery-operated radio. Keep cell phones charged and at least half tank of gas in your vehicle.

commonsenseliving.com/summer-storm-preparedness

Autopay Can be Convenient, But Not For These Bills

Recurring bills can be paid in a flash if they are automated, but you may want to consider making the following types of periodic payments the old fashioned manual way.

Credit Cards. Manually paying your credit card bill allows you to review monthly expenses and target items you can cut back on. A quick review of each expense allows you to identify anything fraudulent.

repair. Subscriptions and gym memberships can often implement price increases or fees that would go unnoticed in an auto-pay situation.

Annual bills may also prove too difficult to budget for.

Medical Bills. Medical billing errors are common, and autopay can prevent the opportunity to identify and dispute them.



Fluctuating Balances. If you have an especially high-use month, autopaying your electric or water bill can put you at risk for overdrafts. Monthly review of these bills allows you to notice radical spikes in usage that can indicate issues like leaks, improper settings, or other system damage that needs

Automation has another downside: if you're being billed for something you no longer need, you may not notice. An annual review of your automated payments can help cut back on unnecessary costs.

finance.yahoo.com/news/never-autopay-bills-according-financial-120030997.html

It Happened In ...



June 5, 1723 – Adam Smith was born in Kirkcaldy, Scotland. He authored *An Enquiry into the Nature and Causes of the Wealth of Nations*, published in 1776.

June 5, 1883 – John Maynard Keynes was born in Cambridge, England. He authored *The General Theory of Employment, Interest and Money* in 1936.

June 18th 1983 – Dr. Sally Ride, a 32-year-old physicist and pilot, became the first American woman in space, beginning a six-day mission aboard the space shuttle *Challenger*, launched from Cape Canaveral, Florida.

June 30, 1971 – The 26th Amendment to the U.S. Constitution was enacted, granting the right to vote in all federal, state and local elections to American citizens 18 years or older. The minimum voting age in most states had been 21.

<http://www.historyplace.com/specials/calendar/june.htm>

Four Steps To Retirement

These retirement steps can keep you on course and maintain perspective.

Pick A Retirement Age. The age you pick should be matched to your retirement savings and Social Security benefits. You get the highest monthly payments from Social Security if you wait until 70. At the very least, use Social Security payments as a baseline for your retirement income and timeline. ¹

Envision Your Retirement Lifestyle. The better your spending plan estimates, the more you can project your lifestyle expenses. How much will you need for basic bills such as housing, food and insurance? What will your out-of-pocket medical expenses be? How much will a supplemental insurance policy (Medigap) cost?

You'll also still be paying taxes and will have miscellaneous expenses.

What if you plan to travel?

Make a Savings Plan You Can Stick To. If you have been able to consistently save 15% of your annual income, you could be on track to covering at least your basic expenses in retirement. Bump up your savings in health savings plans and IRA's (Individual Retirement Accounts) with automatic contributions.

If you're hazy on tax or estate planning issues along the way, you'll need specialists to help you

Stay Flexible. The retirement process is uncertain. Your plan may need adjusting as circumstances change.

You may lose a job or switch careers.

Your health may force you into early retirement.

You may get divorced.

Being nimble while sticking to your goals will help you decide what changes you will have to make.

