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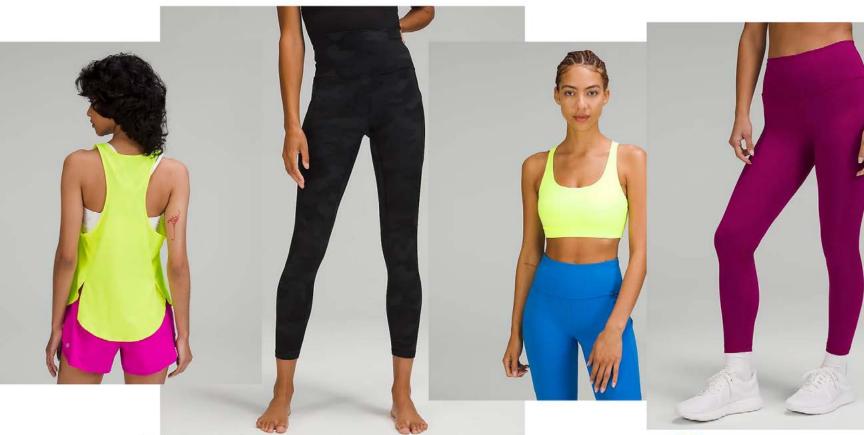




Estate Planning at Life's Milestones
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LIFE LESSONS FROM A RIKE

You probably have vivid memories associated with a bike - the first time your training wheels came off, the first time you fell into the bushes, or maybe it's the first time you watched your child's eyes light up from the joy of their first ride. You probably have many memorable moments on a bike.

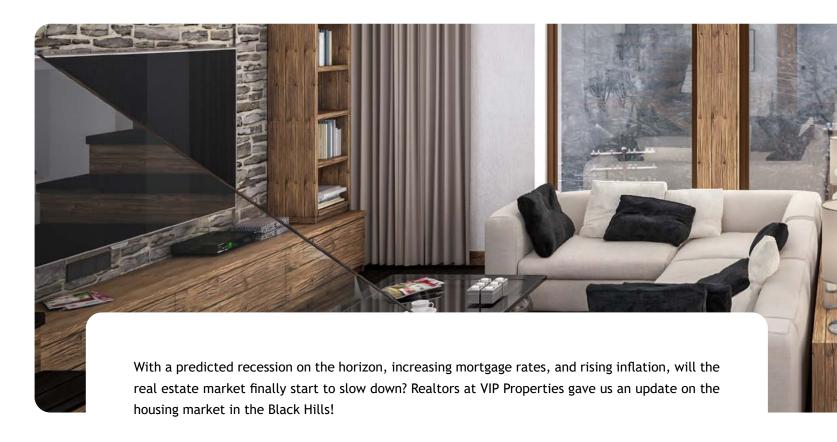
I have one, with my husband (Aaron). July 9, 2016. I remember it vividly because I considered it a near-death experience. Not really. Facebook keeps better track of my life than I do, so I fact-checked my dates to ensure accurate reporting. Aaron signed us up for a 50-mile bike ride to help raise awareness for the American Diabetes Association. I showed up under-prepared and without proper equipment. (Who knew there was such a thing as a "road bike"?) I thought my "every-day-use-bike" would be just fine. I was wrong. As bikers cruised past me with ease, I quickly realized I had made a very big mistake. I had to work harder than the fancy bikers on their fancy "road bikes" to go the same joyous 50 miles. By the end of the race, I had uttered a few choice words. Aaron, on the other hand, had giggled during most of the ride at my commentary, sometimes literally riding circles around me. While my body felt those 50 miles for the next couple of days, it is a memory I hold fondly. The ride was challenging, fun, frustrating, motivating, and largely comical.

Many important life lessons are learned on a bike. Here are a few things my bike taught me on July 9, 2016:

- 1. Be prepared.
- 2. The hardest part of the ride is the most satisfying.
- 3. You have to fall down sometimes.
- 4. Keep moving forward.
- 5. Don't be afraid to go your own way.
- 6. Pay attention to how you talk to yourself.
- 7. You can do hard things.
- 8. Choose a good riding partner.
- 9. Enjoy the ride.

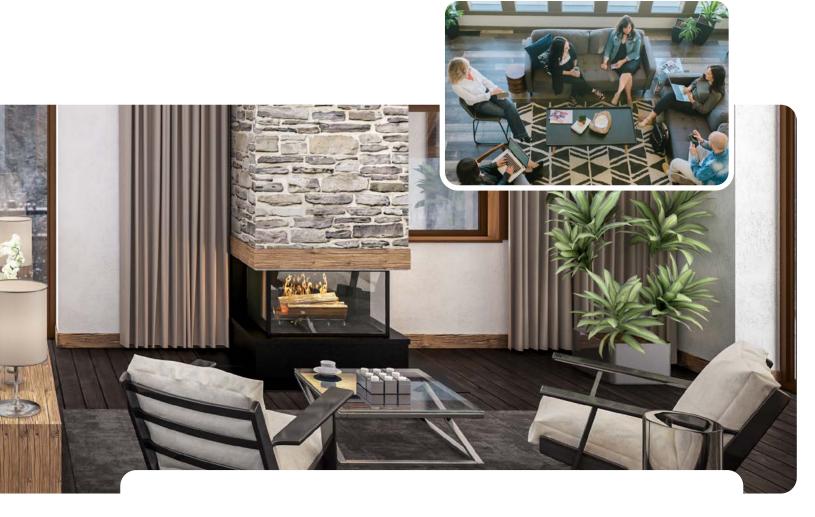


REAL ESTATE REALITIES with VIP PROPERTIES



1. HAS THE REAL ESTATE MARKET IN THE HILLS STARTED TO SLOW DOWN?

As we head into the official start of summer, the market is gradually slowing down in terms of pace with new listings going under contract so quickly. However, there are more homes being listed now than a few months ago. While some homes are selling quickly, we are seeing some price reductions on homes that have been on the market for a while. The Black Hills is certainly still considered a "Seller's Market," but we are seeing the movement of inventory slow down a bit.



2. HAVE YOU NOTICED ANY CHANGE IN THE MARKET DUE TO INCREASED INTEREST RATES?

Although the sticker shock of increased interest rates can be alarming to some home buyers, the interest rates are still lower than the historical average of eight percent. However, given the trend of low interest rates during the pandemic, buyers are adjusting to the new increased interest rates. Some home buyers are waiting to see what happens over the next few months; some home buyers are adjusting their budget. Prospective home buyers are no longer qualified for homes they could have purchased just a few months ago, all due to the expense associated with the increased interest rates.

3. HOW DO YOU SEE THE ANTICIPATED POPULATION GROWTH IN THE HILLS AFFECTING THE HOUSING MARKET OVER THE NEXT FEW YEARS?

The low housing inventory, combined with the anticipated population increase, is sure to increase cost and value of existing homes in the area. We are starting to see more development, and plans for development, which will help close the gap and eventually give buyers more options for new homes. Our area was one of the few areas to hold its own, for the most part, back in 2008, and hopefully the crystal ball has a positive outcome for everyone in the years ahead.

4. IS IT A GOOD TIME TO BUY OR SELL A HOME?

It is still a good time to buy or sell a home. Although mortgage rates are increasing, so is appreciation (increase in value of real estate property over time). Some data shows that the average single-family home increased in value over 20% in 2021. As we move towards 2023, those numbers will likely start to level out as the housing market begins to slow down. If you have a home to sell, you can capitalize on the equity you have in your home by selling while housing prices are at an all-time high. If you are financially able to buy right now, then it's a good time — especially with the continued inflationary pressure that will likely push mortgage rates even a little higher as we head into the last half of 2022.

5. IS IT A GOOD TIME TO PURCHASE AN INVESTMENT PROPERTY? WHY?

Again, if you are in a solid place financially, yes, it's a good time. Although there may be a possible recession on the horizon, that doesn't always equate to a housing crisis. If you look at historical information over the last four plus decades, there have been six recessions during those years. In those six recessions, home prices still appreciated in four of those, anywhere from 3.5 percent to more than 6.5 percent. The housing crash in 2008 averaged nearly a 20-percent depreciation, and in 1991 it was only a 2% depreciation. So, today's housing market is nothing like it was 14 years ago. If you are in a solid position

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financially, there are good opportunities.

6. WHAT TYPE OF BUYERS ARE CURRENTLY IN THE MARKET?

Along with local buyers, we are seeing more out-of-state buyers entering the Black Hills market, along with a few more cash buyers than we typically may see. A lot of buyers are making buying decisions from their computer, tablets, or phones in lieu of going to open houses, too. That's probably a pattern we will see because of the pandemic. A few years before the crash in 2008, lending standards were much more relaxed than they are now, so today's risk is reduced compared to then, which provides protection for both lenders and borrowers. Today's buyers are much the same as they have been the last few years, but probably a little more skittish. That's why it's important to work with knowledgeable brokers in real estate and financial institutions. BHW









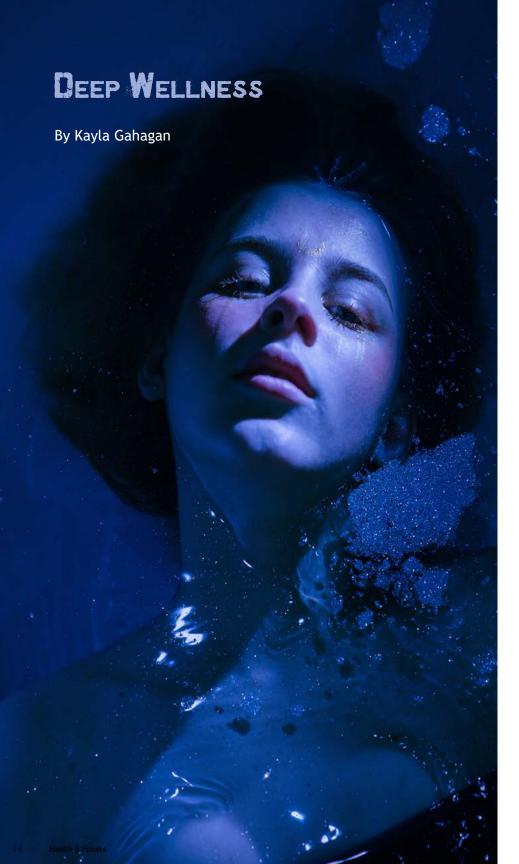
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Monica Hartnett is certain you'll leave her wellness center with a glow, especially if you take a dip in a floatation pool.

"It really is a thing," said Hartnett, laughing. "People leave here with a glow."

Deep Wellness Center might be one of Rapid City's best-kept relaxation hangouts and it's expanded its services just in time for summer. Located on Quincy Street, the business first opened five years ago as the community's only float center.

Hartnett has been a massage therapist for two decades, and it was in Arizona that she first fell in love with floatation pools. "I had slept in a camper and I woke up with a headache," she said. She spent time in a flotation pool and was hooked.

Deep Wellness has private rooms with 5X9-foot, open float pools with 11 inches of water and enough Epsom salt (1,250 pounds to be exact) to allow a person to float on the surface. The combination of skin-temperature water, darkness, and quiet creates the perfect atmosphere and sensation to relax deeply, Hartnett said.

Floatation pools are known to decrease inflammation, reduce blood pressure, improve sleep quality, increase mobility, and reduce pain. "It is like that feeling you have after a day at the beach, except without too much sun," she said. "You just feel so good."

Hartnett, and long-term partner Luke Krueger, decided it was time for Rapid City to offer the same service. Krueger manufactures floatation pools and cold plunges for wellness centers across North America, including those found at Deep Wellness. Their newest services include (PEMF)/pulse machines and vibro-acoustical tables.

The floatation pools are always popular, Hartnett said, not only for physical relaxation but mental clarity. As a mother of five and a business owner, she is walking, talking proof of the benefits of the pools. "When I spend time in the float pools, I have way less anxiety and stress and I can focus better," she said. "I feel like I can connect better with my kids and Luke."

The stories from clients go on and on, she added.

"It's so beautiful and it's why I love where I work so much," she said. "I've had people come out who haven't been able to lift their hands above their heads for years. And they walk out, glowing, and their hands raised above their heads, telling me about it."

She said people suffering from the symptoms of fibromyalgia have also felt better after floating.

One time during a bout of debilitating back pain, Hartnett struggled to find relief.

"It felt like somebody had a vice grip in my back," she said. "I did three days in a row of the flotation pool and my back just unwound."



Owner Monica Hartnett
Photo by Boden Photography



She feels a connection with the people who live with chronic pain. She used to suffer from scoliosis and migraines. "I know what it's like to be in constant pain," she said. "When I see people get some relief from their pain, it just makes me want to cry because I know. This is just such a huge blessing."

The one service she wasn't sure she was game for was the cold plunge — immersing your body in water that hovers around 45 degrees. "I wasn't going to do it, but it's my place, so I figured I should," she said. "I ended up loving it."

Because of her massage career, Hartnett's wrists get sore at times. "When I went in the cold plunge, they ached and ached and I almost got out," she said. "Afterward, my wrists felt so much better, for weeks and weeks. And, I felt exhilarated when I got out."

Contrast services, going back and forth between the sauna (185-200 degrees) and the cold plunge (45 degrees) is incredible, she added.

"It's the neatest feeling," she said. "To go from that intense cold to that intense heat." It has shaped other areas of her life as well. "I know this will sound strange, but I don't panic as quickly in other situations in my life," she said. "I handle things better. It's almost training yourself to recognize that feeling that I know I can do it and I can handle it and it's going to be OK."

Hartnett has one desire for the clients who walk through the door — to simply feel better when they leave. "Quality of life is key," she said. "These services have helped me function optimally and they can do that for others too."

She encourages people to follow their intuition as they research and try different methods for healing or relaxation. Different methods work in different seasons of life. "Follow that tug of what heals or interests you because it might lead you to what works best for you at that time," she said. "To me, feeling better in life is a good life." BHW



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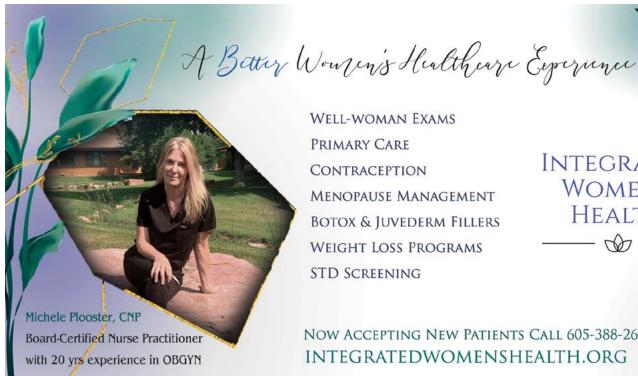
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A Quiz to Determine How Creative and/or Human You Are

By Dorothy Rosby

A friend of mine says she's not creative. I tell her of course she is. She puts Cheetos in her tomato soup and French fries in her chocolate shakes. If that's not creative, I don't know what is.

But she's not the only one I've heard deny having what I think is an inescapable characteristic of being imperfect humans. We're all creative in our own way. But creativity takes many forms, and some are a lot more fun than others. To find out how creative you are, take the quiz below.



Take the Quiz

- 1. Do you ever imagine in exquisite detail how your life would be different if you lived somewhere else or had a different (circle all that apply) job/house/car/spouse/family/waist circumference?
 - a) No, my life is perfect and so is my waistline.
 - b) Yes, I imagine the grass is not only greener on the other side of the fence, but it's easier to mow too.
 - c) Yes. Just today I got an overdraft, had an argument with my (circle all that apply) spouse/child/boss/Uber driver, and discovered I could no longer zip my favorite jeans. I immediately visualized myself slim and trim, independently wealthy, and living in a palatial and clutter-free home on a coast somewhere.
- Do you ever daydream that your life would be better if you'd done things differently?
 - a) No. I'm happy with every decision I've ever made.
 - b) Yes. And I comfort myself by telling everyone I know colorful stories of how close I came to incredible success and why I didn't quite make it. They enjoy them almost as much as I do.
 - c) Yes. I'm convinced that if I'd gotten (circle all that apply) a different degree/ spouse/job/tattoo, I would have been gloriously happy/gotten rich/won the Nobel Peace Prize, an Oscar, or both.

3. Do you ever worry?

- a) Never. What do I have to worry about?
- b) No. I do, however, envision in vivid detail every little thing that could possibly go wrong.
- c) Yes. I've worried about some horrifying things over the years, none of which have happened to me and probably no one else either.

4. Do you ever lie?

- a) Absolutely not!
- b) No. Lie is such an ugly word. I do occasionally fib a little.
- c) My accountant says she won't do my taxes anymore.

Now give yourself zero points for each "a" answer, one point for each "b," and two points for each "c." Then tally your score.

0 points: You're either perfect, completely uncreative, or lying. If you're lying, see question number 4.

1-9 points: Depending on your total, you're somewhere between exceptionally creative and creative genius. You're probably the kind of person who, thanks to your ingenuity, could one day actually find yourself in the green grass on the other side of that mythical fence. Of course, once you get there, you'll discover that the crabgrass is just as bad. I could lecture you on how we can't run from our crabgrass, that we must work on the crabgrass within.

But this is a column about creativity, so instead, let me point out how creative you have to be to imagine that lush world over there with it's perfectly mowed cross hatch. Oh, and that gazebo in the middle of it where you while away the afternoon as members of your household staff mow, wash your Lexus in the driveway, and top off your lemonade.

Unfortunately, depending on your level of creativity, you may also spend many nights lying awake dreaming up all sorts of terrifying things that will never happen. Think back on the worries you've had over the years. Could a non-creative person have come up with all that? This kind of creative outlet is a leading cause of daytime sleepiness, so I recommend looking for other uses for your extraordinary creativity. For example, you could take up painting or write a novel. And then come mow my lawn.

(Dorothy Rosby will not be disclosing how creative she is.)

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LODGE PACKAGE





oberta Harmon longs for Thursday every week — that day when she piles, straps, and squeezes as many bicycles as possible into her van so they can be fixed and given to people in the community without a vehicle.

"Thursdays are by far my favorite day." On Thursdays, Roberta squeezes into her van with as many bikes as she can - her record is 20 - to deliver bikes for *Mike's Bikes*.

Mike's Bikes: Rides That Matter was started about seven years ago and is currently located in the Hope Center near downtown Rapid City. It was a service born out of need, Harmon said. "People who were jobless could get a ride to an interview but then not be able to get to the actual job once they got it," she said.

Harmon, who is well-known for her gregarious spirit and desire for bettering the community, got right on it. She started collecting bikes and accepting donations and set up a location at the Cornerstone Rescue Mission where people could work on the bikes. The program was named after Mike English, a resident at the mission who had a love for bikes and knew his way around a set of tools.

"I showed up that first day with 35 bikes and we started building on them in the dirt," she said. "We have to lift people up."

The bikes are always free to people who need them for a job. Harmon rents storage units to house parts and bikes that overflow their current space in the basement of the Hope Center.

If someone is not eligible for a bike through *Mike's Bikes*, Harmon connects them with the Yellow Bike program, which provides bikes for children and recreational purposes.

"We go out to Yellow Bike and they go with a mechanic," she said. Together, they pick out bikes and parts and get to work. "That side-by-side sweat equity makes a difference," she said.

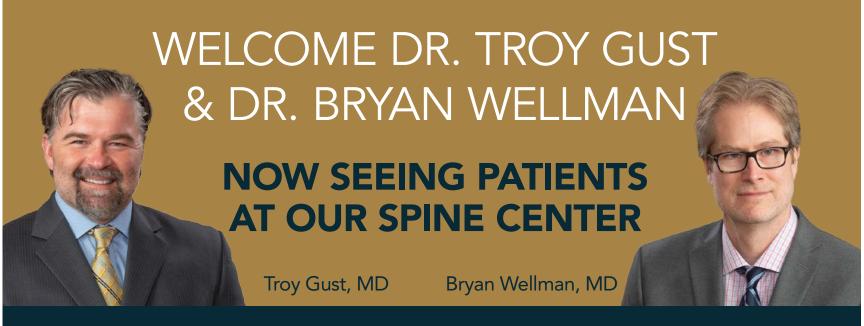
For Harmon, poverty hits close to home.

"I grew up in a town of 290 and I was the poor kid," she said. "I was the kid who always wore somebody's else's shoes."

Bikes, she said, were key. "Bikes were your escape and your freedom," she said.

Harmon is always accepting donations. It takes an average of four used or broken bikes to rebuild a new bike. One time, she traveled to Moorcroft, Wyoming, to pick up 150 bikes from the dump. It's another tie to her childhood.





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"Some of the greatest treasures we found were at the dump," she said. "My brothers, I'm so proud of them. Because we grew up that way, they are so smart and resourceful and they can fix anything." She wants to teach that same resiliency here in Rapid City.

"I have been trying to teach people to make do, to be successfully poor," she said, which is living within your means. She currently works five jobs, including volunteering at Fork Real, where she has found a similar heart and desire for giving a hand up to those in need.

"God gives us rest when we need it," she said. "If you're exhausted, you're probably not doing what you're supposed to be doing."

She also wants to spread compassion. People who have never lived in poverty or have misconceptions about it might not understand that even when someone does secure a job, life can be really hard. "I have been the girl working 16-hour days and not have money to take a lunch," she said. "As soon as you start working, a lot of the services you had drop away. It can be really hard."

She overheard a man in the community talking recently about how he tries to survive on his current paycheck. "He has \$10 to \$50 a month for food after his rent is paid," she said. "He went home and ate peanuts for dinner. He literally was eating peanuts for dinner after a long day of work."

Talking about kids in poverty makes her emotional.

"No child chooses to be born into poverty," she said.

Her faith in Jesus, she said, keeps her moving. She won't stop, she said, pouring her heart into helping Rapid City be a place where people can make a living, help others, and keep children fed. "A lot of times, people have great ideas, but then there's a bunch of red tape and nothing gets done," she said. "I want to get things done."

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Harmon also does street outreach, has renovated local run-down hotel rooms, started a community garden, partners with food agencies, and is on a mission to get tiny homes built in Rapid City as one of the answers to the affordable housing crisis facing the community.

"If it wasn't for Jesus, I wouldn't like anybody," she said, laughing. "He gives us the ability to walk through hard things. These are the front lines of life and I'm tough as nails." **BHW**







Preon Derby is a wife, mother, and an Associate

Professor of Health and Physical Education at Black Hills State University. Her passion is education, which she attributes to her greatest influences, her parents, who recently retired with over a combined 75 years in teaching. Her mom and dad also contributed to Breon's love for leading an active lifestyle, exposing her to a wide variety of activities growing up. It is perhaps the combined desire for activity and influence that led Breon to her latest venture.

Breon and her husband Tom are the owners of a brand new business in Spearfish called Black Hills Bike Share. Breon has called Spearfish home her entire life and has always enjoyed the parks system. Still, she saw a need to expand its accessibility.

"We have evolved into a very bike friendly community," Breon said. "However, there are locals and visitors that don't have the financial means to purchase a bike, the space to store a bike, don't want to haul their bike into town, or simply don't want to own one. We wanted to minimize barriers and provide an easy way for all people to enjoy riding a bike through our town."



Insert Black Hills Bike Share, whose mission is to provide an "accessible, affordable, eco-friendly way to explore Spearfish." BH Bike Share currently houses 20 bikes in a rental kiosk located in Spearfish Park. Users are able to rent a bike through an app on their smart phone called Movatic.

"Movatic is a software platform that provides access for people to rent bikes and scooters globally," Breon said. "After users download

the app, they click 'nearby,' which enables all rental stations in close proximity to appear."

The bikes are rented for \$8/hour and are available to ride from dawn to dusk. Helmets are not provided, but their use is encouraged. Two local businesses, Two-Wheeler Dealer and Rushmore Bikes, are noted as great sources for additional bike needs.

"We support local, which is why we look at our business as a gateway to these two awesome shops," Breon said. "We want people to get comfortable with riding and, when they look to purchase, head to these two businesses."

It is clear that supporting local is a main drive behind BH Bike Share, not only in their desire to fulfill a local need, but also in partnering with other local businesses in the process.

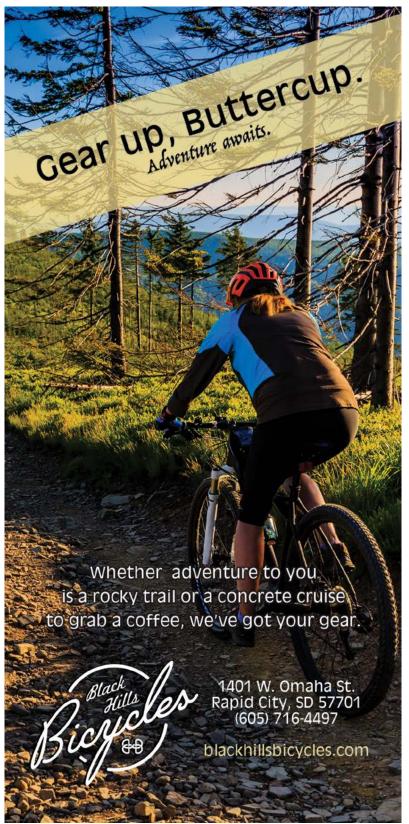
"We sell advertisements on the bike baskets," Breon said. "We love traveling and are always looking for local vibes. We thought having local businesses on the baskets would be a huge benefit to both users and our local economy."

BH Bike Share just recently celebrated its grand opening on May 14th and the response has been very positive.

"We have received overwhelming support," Breon said. "It is evident after talking to a variety of residents that the majority see this as a benefit to our community."

"We support local, which is why we look at our business as a gateway to these two awesome shops," Breon said. "We want people to get comfortable with riding and when they look to purchase, head to these two businesses."





As with any new business, Breon is constantly monitoring for any issues that may arise. She is committed to making sure any hiccups are resolved quickly, as well as inspecting the bikes multiple times a day to check for damage and ensure the bikes are securely docked. BH Bike Share is also partnering with Two-Wheeler Dealer for all bike maintenance needs.

Although BH Bike Share is still in its early stages, it is already ahead of the game by being the only automated rental kiosk in the Black Hills. It provides an opportunity for local residents and incoming travelers to explore all that Spearfish has to offer by utilizing the bike path. It is an idea that perhaps could benefit other communities in the area.

"Our plan is to monitor data and see if there is a need for other locations within our community," Breon said. "We absolutely would love to see growth and expansion!"

Still, it should be noted Breon's excitement for growth comes not from a business standpoint but out of appreciation for the Black Hills.

"I want people to know that this business was created beyond the thought of monetary gain," Breon said. "It was created in an authentic way out of love for our community and a chance to improve quality of life." BHW





While you're enjoying your kid's soccer game, taking a hike through the hills, or washing your car, ensure you're taking steps to protect your skin from the sun. At least one in five Americans will develop skin cancer during their lifetime. Sun exposure is the most preventable risk for skin cancer. To protect yourself from the sun's rays this summer, use these tips from the doctors at the Skin Institute:

- 1. Stay in the Shade. The sun's rays are strongest between 10 a.m. and 2 p.m. Find shade when you can, but especially during these times to limit your exposure to harmful rays. Pack an umbrella to use while you're enjoying outdoor activities.
- 2. Wear Sun-Protective Clothing. Wear lightweight and long-sleeved shirts, pants, and a wide-brimmed hat and sunglasses with UV protection. For more effective protection, select clothing with an ultraviolet protection factor (UPF) label.
- 3. Apply a broad-spectrum, water-resistant sunscreen with an SPF of 30 or higher. "Broad-spectrum" sunscreen provides protection from both types of harmful UVA and UVB rays. The American Academy of Dermatology recommends that you select a sunscreen with an SPF rating of 30 or higher. Ensure that your sunscreen is water-resistant so your sunscreen doesn't melt off due to sweat or time in the pool or lake.
- 4. Reapply Sunscreen. When outdoors, reapply sunscreen every two hours, or after swimming or sweating.
- 5. Use Lip Balm and Moisturizer with SPF. To protect your face from sun damage, use a daily moisturizer and lip balm that includes SPF of 30 or higher. Cover your face, neck, and ears with your SPF moisturizer. BHW



BEAN THERE, DONE THAT!

Favorite Coffee Concoctions in the Black Hills



Spearfish - Green Bean

Customer's Favorite Drink

French Toast Latte

Espresso + Milk + Butter Pecan, Brown Sugar + Cinnamon and Caramel Syrup

Staff's Favorite Drink

Café Miel

Espresso + Milk + Honey and Cinnamon Powder



Custer - Miner's Cup

Customer's Favorite Drink

Outlaw Campfire Mocha

Hershey's Milk Chocolate + Bourbon Caramel +

Espresso + Whipped Cream + Caramel Drizzle + Salted

Caramel Topping

Staff's Favorite Drink

Rose Quartz Lotus Smoothie

Pink Lotus Energy + Berry Fruit Puree + Vanilla Crème

+ Whipped Cream + Berry Drizzle





Sturgis - Sturgis Coffee Company

Customer's Favorite Drink

Something Good

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Staff's Favorite Drink

A double shot of espresso topped with a splash of cream. The perfect way to start the morning!



Rapid City - Dixon Coffee

Customer's Favorite Drink

Salted Caramel Cold Brew Silk

Cold brew using organic/fair trade coffee + Salted Caramel Flavor

+ topped with frothy cream and Himalayan pink salt.

Staff's Favorite Drink

Iced Organic Matcha Green Tea

Lightly sweetened with local honey.



Rapid City - Pure Bean

Customer's Favorite Drink

Cardigan

In-house creation of a latte with cardamom and vanilla + topped with black sea salt.

Staff's Favorite Drink

Honey Lavender Latte

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Sister, Sister
Sharing Business and Life

By Kari Nielsen Photos by Roxanne Rathbun \mathcal{W} iranda Papendick and Brooke Carter are sisters and the owners of AJ's Wicked Salon & Spa, located in the heart of downtown Rapid City. The "AJ" stands for the Alex Johnson Hotel, which the salon is attached to, while the "Wicked" comes from the long-believed idea that the hotel is "haunted." Miranda and Brooke opened the salon twelve years ago with the hope of providing a creative and fun space focused on continued education. They combined Brooke's passion for hair and Miranda's background in marketing to create a successful family business focused on inclusivity with both with team members and guests.

"Our motto is 'Life isn't about finding your-self, it's about creating yourself,'" Brooke said. "We aren't trying to change anyone that walks into Wicked but instead create confidence."

Wicked is a Paul Mitchell Focus Salon, which means they partner with Paul Mitchell to carry exclusive products and receive extra education. In addition to Paul Mitchell products, Wicked also carries Oribe, another high-end product line. Wicked was selected as the only salon West River able to carry Oribe. The salon provides exceptional hair services, as well as massages and facials featuring Eminence organic skin care. Including Miranda and Brooke, Wicked employs 16 team members with a wide range of specialties, creating a high quality and full-service salon experience. The salon itself showcases a clean black-and-white aesthetic.

"We wanted a beautiful, modern space, with a big city vibe," Miranda said. "We also didn't know of any other salons in the area with an apprentice program, so we wanted to create that here."

As a team-based business, the culture is centered on everyone learning from each other. The leaders may be training new stylists, but those stylists are also teaching the leaders. Together, they all work with one another to create the best possible experience for their guests and foster a positive working environment.



"John Paul says that 'Success unshared is failure'," Miranda said. "We truly believe that we can learn from everyone here."

Wicked also brings in educators from all over the country to share new trends, techniques, and products. Additionally, the team travels frequently for education, meeting Instagram-famous stylists and attending numerous Paul Mitchell conventions in places like Las Vegas, Reno, and, most recently, Hawaii.

"We were invited to Hawaii because we are one of the top 25 Paul Mitchell salons in the nation," Brooke said. "We were able to spend time with top salons and brainstorm what works for them and how to become more successful."

With the drive to be successful also comes the additional balance of being wives and mothers. For Brooke and Miranda, this means dividing the work week in order to spend time with their kids.

"I work Tuesday and Wednesday in the salon," Miranda said. "Brooke works Thursdays and Fridays. We are lucky to have so much help from our team, so we are able to be part time. When training or meetings come up, our daycare is great about accommodating our crazy schedules."

Both Miranda and Brooke love spending time with family outside of work and traveling to enjoy other interests. Brooke often accompanies her dad and uncles to car shows. She has also traveled across the country with her husband James for the annual charity ride "Bikers Against Bullies," which combats bullying in schools and the workplace. Miranda loves traveling to Arizona for the sunshine and shopping and, in contrast, loves taking ski trips. Aside from traveling, Miranda and Brooke share a joy for working out.



"Sol Vibe is one of our happy places," Brooke said.

"We have learned after having kids and running a business that you have to take care of your mind and body so you can be a better leader and caretaker," Miranda said.

While the dynamic of being sisters and business partners was hard in the beginning, they agree to have found a balance now.

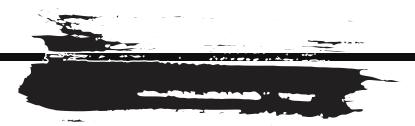
"We work great together because our positions and personalities are so different," Brooke said.

Brooke can be described as the calm creative that works with the stylists and helps Molly, the team leader, with continuing education. Miranda would be labeled the more "intense" one who completes payroll, ensures bills get paid, and helps Emily and Colleen manage the front desk.

When asked about challenges the business has faced since opening its doors, the COVID pandemic of 2020 was an evident outlier.

"Leading a team and keeping our business open during a pandemic was our greatest challenge in 12 years," Miranda said. "As stylists, massage therapists, and estheticians, we didn't have the opportunity to work from home."

"We would like to get back into doing more events like we used to," Brooke said.





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They agree that hosting parties and events is one of the things they enjoy most. In the past, Wicked has hosted a variety of hair shows with all proceeds going to WAVI. They also donate whenever they can to other local events.

"We were able to grow up watching our family work hard and make a difference in the community," Miranda said. "We moved back to Rapid City to be a part of that."

Brooke and Miranda hope to continue providing a structured and fun environment for their team and a high-quality experience for every guest who walks into Wicked.

"We want everyone to always feel welcome at Wicked, regardless of political or religious views," Brooke said. BHW



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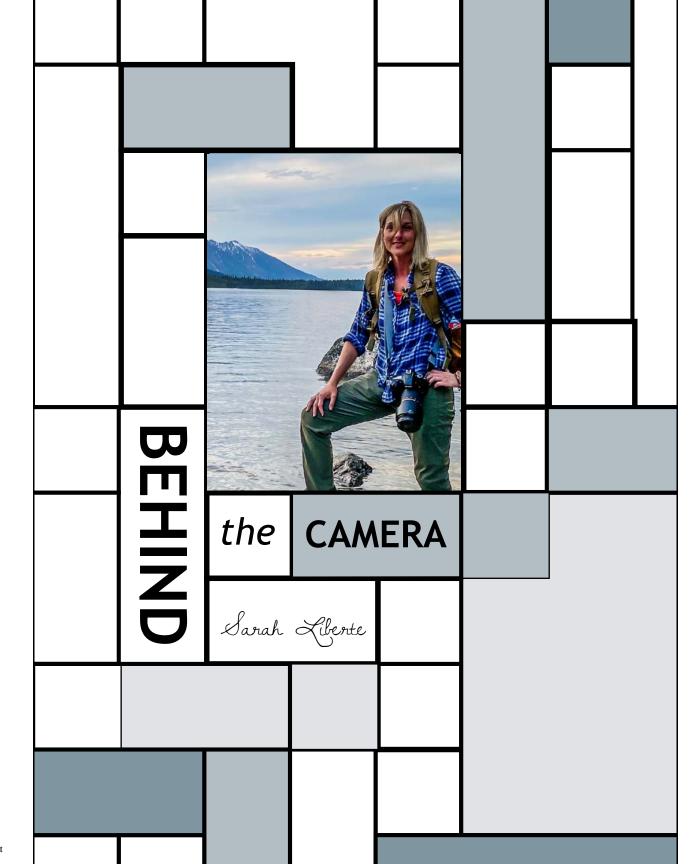




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Sara Liberte considers herself an eleutheromaniac - a person having a passionate mania for freedom. Coming from the East Coast, Sara envisioned South Dakota as depicted on Little House on the Prairie. Luckily, her passion for motorcycling brought her to Sturgis, South Dakota where she fell in love with the Black Hills and quickly realized the terrain was different than she expected. "I quickly discovered how much this land spoke to my soul. It's something I can't describe very well in words, so I leave it up to my eyes to share my passion for this land," On weekends, Sara frolics around the hills with her two Boston Terriers and her trusted Nikon camera. "My photography work has expanded over 25 years and includes motorsports/outdoor adventure projects, travel, tourism, and the tactical industries. ... I'm fortunate to travel the country in my van with my pups; together, we enjoy finding remote landscapes and wildlife to photograph." You can pick up canvas prints of Sara's work at some local shops in the Hills, including: The Indians (Keystone), Good Karma (Custer), and Stage Stop (Hill City). Sara's love for the outdoors, adventure, hiking, and animals shines through in her work. You can see all of her work or order prints at www. saraliberte.com.

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Estate Planning at Life's Milestones

By Laura Hodson

Planning for the inevitable or unknown can be challenging, as so many of us think, "That will never happen to me." Having an estate plan in place will help your family easily navigate issues like asset division and guardians for children in the event of your untimely death. While there's no perfect time to create an estate plan, a good rule of thumb is to create or review your existing estate plan at life's milestones (like those listed below).

YOU ARE GETTING MARRIED.

As you're planning your wedding celebration, take time to discuss estate planning with your future spouse. Couples should discuss how they will own assets. Will you own property jointly? Do you intend to keep your bank accounts and/or real estate separate? In South Dakota, if you die owning more than \$50,000 (less liens and encumbrances) in assets, a probate is required to transfer those assets to your surviving spouse. As you make decisions about owning assets, couples should also discuss whether to designate a beneficiary (transfer-on-death or pay-on-death designations) on assets such as bank accounts, retirement accounts, investments, and life insurance. Beneficiary designations are useful tools to avoid probate and allow assets to transfer automatically to the beneficiary.

YOU HAVE A BABY.

Preparing for a new addition is an exciting time! When your children are young, estate planning is a necessary tool. A Last Will & Testament provides parents with the opportunity to choose guardians (who will take care of your children when you die?) and conservators (who will manage assets that you have designated for your children to inherit?) of their children, should both parents die. Though many of us believe that will never happen to us,



Laura Hodson is an estate planning attorney at the Bangs McCullen Law Firm in Rapid City.

Photo by Henry Roy Photography

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the frightening reality is . . . it could. Parents with young children should also consider having a living trust or testamentary trust to hold assets for their young children in the event of the parents' untimely death. As your children age, parents are encouraged to reevaluate the trust put in place for their young children frequently.

FOLLOWING A DIVORCE.

After a divorce, individuals should reevaluate their estate planning. Depending on the divorce decree or settlement, you may consider a new will or changes to beneficiary designations, to ensure that your assets transfer to your chosen beneficiary at the time of your death. Many decisions in an existing will may need to be changed, including who inherits your property in the event of your death, who will act as the executor of your estate, or who will serve as your children's guardian.

WHEN YOU PURCHASE REAL ESTATE.

Real estate is an important asset to consider in every estate plan. In South Dakota, if you die owning property, your family may be required to probate that asset (depending on the value of the property). If you were married when you bought real estate, you likely own the property as "joint owners with rights of survivorship," which means, should you die, the property passes to your surviving spouse. However, if you were single when you bought the real estate and are now married, you may be overdue for an update to the title of the property.

There are many more milestones that one achieves during their life that might impact their estate planning. No matter what stage of life you are in, or what milestones you have achieved, estate planning is important to consider. Too often, clients say, "I wish they would have done that before...". One major benefit of having an estate plan is preventing unnecessary fighting amongst family members who think they know what their loved one wanted. Once you have created a plan, revisit it regularly. Because estate planning can get complicated, you should seek guidance from a lawyer to help you through this process. BHW









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