SUMMER 2026

inFORMational

A Season of Milestones

by Tyson Ray | CFP®, CEPA®, CIMA®
Founding Partner, CEO, Senior Wealth Advisor

Anniversaries have a way of making us pause. They invite us to look back, appreciate how far we've come, and think about where we're headed next.

This summer, as our nation celebrates its 250th anniversary, I find myself reflecting on America's journey, and also on several meaningful milestones closer to home.

If you know anything about American history, you know it has truly been both the best of times and the worst of times. We have faced wars, economic crises, political division, and social challenges. Yet through it all, America has continued to move forward. Despite our mistakes and imperfections, we've accomplished remarkable things. As we look back, it's easy to focus on everything that's gone wrong or could've gone wrong. But in doing so, we sometimes overlook all the things we've gotten right. I remain optimistic that America will continue to grow, improve, and celebrate many more anniversaries in the years ahead.

This year also marks the 25th anniversary of FORM Wealth Advisors. It seems like only yesterday that Luke and I came together to create the firm. Like our country, our firm has been through a lot. We've navigated market crashes, economic uncertainty, and changing regulations. Through every challenge, our focus has remained the same: putting your life goals first and helping you build a financial plan that supports what matters most to you.

The timing of these anniversaries has me thinking about what truly matters. This summer, my wife, Jenny, and I also celebrate our own 25th wedding anniversary.

We took our three sons on our annual trip to a remote fishing lodge in northern Canada. For five wonderful days, we had no cell service, no emails, and no distractions from the outside world. It was just our family, enjoying the outdoors, sharing meals, and spending time together. That trip reminded me how important it is to step away from technology and simply be present with the people we love. Those uninterrupted days created memories that will last a lifetime.

As Jenny and I look forward to our next 25 years together, we do so with deep gratitude for our three sons, our extended family, and the special relationships we've built with all of you. Thank you for allowing us to be a part of your financial journey these past 25 years. It has been an honor and a privilege to serve you and your family.

Whether it's America's 250th, our firm's 25th, or our family's 25th, anniversaries give us a chance to reflect on the past while looking forward to the future with excitement. I look forward to celebrating many more milestones together in the years ahead.

Should You Save for Your Child's College or Your Retirement First?

by Luke Kuchenberg | CFP®, CPWA®
Founding Partner, Senior Wealth Advisor

The day your child is born is one of life's most memorable moments. Before long, many parents begin thinking about one of the biggest financial questions they'll face:

How should I save for my child's future?

Like many questions in the world of financial planning, it depends. On this topic, however, for most of us, my answer or recommendation would be the same. Invest and build personal wealth first, then any extra to children's college savings. Let me explain.

> In a world of increasing costs for purchasing or maintaining your home, vehicles, gas and yes, even food, every dollar seems to carry increased value. It shouldn't be different for the investments you make.

To put it simply, most parents of young children aren't on track for their own financial futures of retirement and healthcare, let alone able to direct extra dollars to children and their future educations.

We all love our children and care deeply about their future. But to save for their potential college costs before your own retirement security is not a prudent plan and often can lead to regret. Children can obtain financial aid for further education. You cannot get a loan to retire.

Another wrinkle in this planning is the rate of change we're seeing in the educational landscape. The advent and proliferation of artificial intelligence and how that'll impact not only the job market but how young people will be educated or trained is something that seems to get an update weekly.

Online university programs are making notable headway with their convenient schedule options and reduced costs. The future of college as we've known it is changing rapidly.

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CWI UPDATE

Making a Difference

Children's World Impact (CWI) continues to make meaningful progress across Malawi, with several projects helping create long-term opportunities for local communities.

Construction and improvements continue at Chikanda Primary School, where major classroom renovations, a new office building, and updated restroom facilities are providing a better learning environment for students. The maize grinding project is also fully operational, creating a sustainable source of income that allows local church leaders to support widows, orphans, and vulnerable individuals.

Looking ahead, CWI has also launched an exciting new initiative by financing the purchase of two acres of land for a goat rearing project. Led by the Seventh Day Baptist National Youth Committee, this sustainable enterprise will generate ongoing support for vulnerable families while empowering the next generation of leaders to make a lasting impact.

To learn more about current and upcoming CWI projects, visit www.cwi.org.

Children's WORLD IMPACT

Don’t Wait Until You Need It: Understanding ID.me

by Kim Cochenour
Partner, Chief Operating & Compliance Officer

With another tax season behind us, I wanted to share a recent experience that caught me by surprise.

It’s one that may become increasingly relevant as more government services move toward digital identity verification.

This year, I chose to make a tax payment online rather than mail a check. With check theft and check washing schemes continuing to rise, particularly during tax season, electronic payments can provide an added layer of security. What I expected to be a quick transaction, however, was delayed because I first needed to complete an identity verification process through a platform called ID.me.

While the registration itself wasn’t difficult, it reminded me of how much government agencies rely on digital identity verification and how beneficial it can be to have it set up before you need it.

> **If you’re not familiar with ID.me, it’s a secure identity verification platform used by many agencies, including the Internal Revenue Service (IRS), Social Security Administration (SSA), and the Department of Veterans Affairs (VA).**

Its purpose is simple: to verify that you are who you say you are before granting access to sensitive information, benefits, records, and online services.

As identity theft and fraud continue to rise, government agencies are taking additional steps to protect personal information. ID.me supports those efforts by requiring users to verify their identity and by incorporating additional security measures when accessing accounts. While no system can eliminate fraud entirely, these additional safeguards can help reduce the risk of someone else gaining access to your information.

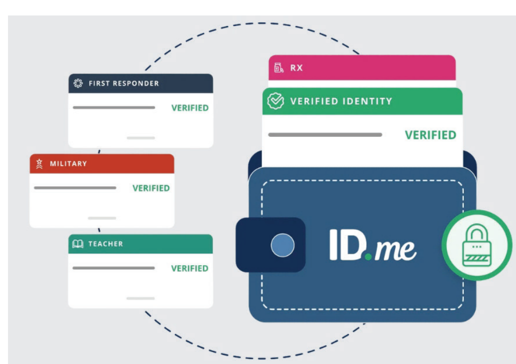
While the added security is an important benefit, it’s not the only reason many people choose to set up an ID.me account ahead of time. One of the biggest advantages is convenience. Once you’ve established and verified your account, you can often use it across participating agencies rather than completing separate verification processes each time. In many ways, ID.me is becoming a common entry point for accessing government services online.

As with many tools designed to improve security and streamline access, the tradeoff some people consider is privacy. That’s understandable. Creating an ID.me account may require providing identification documents and other personal information to verify your identity. While that can feel uncomfortable at first, the purpose is to ensure that only you can access your government accounts and sensitive information. In many ways, the verification process is similar to the steps financial institutions take to confirm your identity before providing access to accounts and services.

For many people, ID.me isn’t something they think about until they’re trying to access a government service. We’ve seen clients encounter delays with online Social Security services because identity verification had not been completed beforehand. Taking care of that step in advance can help avoid unnecessary frustration when access to an important service is needed.

At FORM, we’ll often encourage you to prepare before a need becomes urgent. Understanding platforms like ID.me is another example of that philosophy. Whether you’re accessing IRS records, managing Social Security benefits, or working with Veterans Affairs, taking a few minutes to set up and familiarize yourself with the platform now may help avoid delays when you need access later.

If you have questions about ID.me or would like help getting started, please don’t hesitate to reach out. We’re happy to answer questions and point you toward the appropriate resources.



ID.me digital credentials allow you to provide proof of your legal identity online.

Keeping What Matters in Focus

by Jesse Schrock | CFP®
Wealth Advisor, Client Service Supervisor

A lot can change in just a few months. A grandchild is born. Retirement feels a little closer. A business grows. A parent needs more support. Plans that once felt years away suddenly become real.

> That's why we don't begin our meetings by looking at your portfolio. We begin by talking about your life.

What's changed since we last spoke? What are you thinking about next? Investments only mean something if they're helping you build the life you actually want.

Your goals, in one place
Your Life Plan™ is a living record of what matters most to you, where you are today, and where you hope the years ahead will take you.

A Life Plan isn't something you complete once and file away. It's something we return to because life doesn't stand still. It also includes practical details that become invaluable when life takes an unexpected turn; from estate planning information to important documents and key contacts.

The decisions that matter most rarely come down to dollars alone. They involve:

- Family
- Health
- Work
- Retirement
- Aging parents
- Charitable giving
- Other opportunities you never saw coming

In those moments, the question is: Does this fit the life I'm trying to build?

More than anything, your Life Plan gives our conversations context. Markets will change. Tax laws will change. Your portfolio will change. Your Life Plan helps ensure the decisions we make together continue to reflect the life you're building, not just the numbers on a page.

The Life Plan gives us a framework for making decisions with intention, even as your circumstances evolve.

The best way to explain this is through someone who lived it.

A Life Plan in action
She came to me in her mid-50s with one question: Can I retire early?

What she was really asking was whether it was even possible. On the surface, it didn't look like it. She and her husband had a mortgage, meaningful debt obligations, and she was considering leaving her career several years earlier than planned, which would mean a reduced pension and no salary. They had retirement accounts, but they weren't old enough to draw from them yet.

- The **work and retirement** section moved from a feeling into a timeline with real trade-offs she could weigh and decide on with her eyes open.
- The **cash flow and debt** section told the harder story. Retiring early meant living more tightly for a time. She leaned into it harder than most. She picked up work on the side, got granular about every expense, and called me before making any major purchases outside of the plan. Her husband, equally disciplined, was right there with her.
- And **home improvement** captured the projects they kept putting off. Those goals were not forgotten, just deferred with intention.

Over time, their situation shifted. The mortgage got paid off. What had looked like a future that was still years away began to come into focus.

With their major priorities behind them, the financial picture looked meaningfully different than it had when they first walked in the door. The portfolio they'd once worried about may not need to be touched for far longer than they'd imagined. The goals they'd written down and were now living were the same ones they had written down before: travel, a paid-off home, and financial freedom.

The Life Plan hadn't changed. It had simply been doing its job the whole time, keeping those priorities visible even when the day-to-day made it easy to lose sight of them.

What My Clients Knew Before I Did

by Tyson Ray | CFP®, CEPA®, CIMA®
Founding Partner, CEO, Senior Wealth Advisor

For years, I've sat across the table from the many of you who are retired and loving life, listening to your stories about your Teslas.

You'd light up, calling it your favorite car ever. I'd nod politely, but I didn't get it. I loved my own gas vehicles just fine. I was worried about running out of power and thought the whole thing seemed a bit eccentric.

> Then it took just one ride for me to finally understand what you had been talking about.

In February, while in Arizona with my son, we skipped the Uber and took a Waymo instead—a completely driverless taxi. What happened next blew my mind. I watched the steering wheel turn itself, the dashboard showing every pedestrian, car, and lane change. It smoothly pulled up to our hotel and parked like it was nothing. I was hooked.

I started researching self-driving cars and quickly realized Tesla was leading the charge. That very morning, sitting at breakfast with my wife, Jenny, I downloaded the Tesla app, paid the down payment with Apple Pay, and financed it right there. Two weeks later, my Tesla arrived.

Picking up the car surprised me even more. No hours-long paperwork, no sales pitch. They scanned my driver's license, I clicked accept on the Tesla app, and 15 minutes later I was driving away with my new car. The keys? One's on my iPhone, the other is a little card in my wallet.

The first drive home through rush hour traffic was wild. I set it to Full Self-Driving, put in the address, and just sat back. It changed lanes, handled traffic, everything. I tried 'Mad Max' mode—way too fast for me—then settled on 'Hurry' mode. There's even a 'Sloth' mode if you want to take it extra easy.

The best part? The driver-assistance system notices things I probably wouldn't, which has given me a greater appreciation for the technology. It watches my eyes, reminds me to touch the wheel, and keeps me alert. No watching movies while driving (that's only when you're parked).

It doesn't even feel like owning a traditional car anymore. I plug it in at night like my phone, and it's ready every morning.

My wife was skeptical, too, until our 25th anniversary trip to Chicago. She never touched the wheel, accelerator, or brake for the entire two-hour drive. She was nervous at first, needed some Tylenol halfway there for the stress, but on the way back she relaxed completely. The next day she took it out with her girlfriends and watched in amazement as the car stopped for a raccoon she never would have seen. That moment sold her on the safety.

Compared to filling up with gas every week, charging at home has felt surprisingly inexpensive. No stopping for fuel, no wasted time. When I get out, it locks itself. No start button, no off button. It just works. Jenny and I like the Tesla more than other vehicles we have owned that cost twice as much.

As much as I've enjoyed the experience, just because I love driving a Tesla doesn't mean I'm rushing out to buy Tesla stock. Great products don't always make great investments, and owning a single company comes with risks we're careful to avoid.

I can enjoy the car while still believing that diversification is one of the best ways to build long-term wealth.

> More than anything, though, this experience reminded me to stay curious. Whether it's new technology, investing, or life in retirement, there's always something to learn. Sometimes that wisdom comes from research. Sometimes it comes from firsthand experience. And sometimes it comes from listening to the people sitting across the table from you every day.

So, to the many clients who shared their Tesla experiences with me over the years—thank you. Your stories sparked my curiosity, and once I experienced the technology for myself, I finally understood what you had been talking about.

The Gift of Estate Planning

by Adam Kierzek | CFP®
Wealth Advisor

Most of us have experienced what it's like to lose someone we love. Along with the grief sometimes comes a list of questions.

Such as: are we honoring their wishes? Where are the important documents? Who do we need to call?

That's why I encourage clients to think back on that experience when we start to talk about estate planning.

Not because I want them to revisit a difficult time in their life, but because I want them to remember what made that time easier for them. When families are left guessing, even simple decisions can feel overwhelming.

When expectations have been shared in advance, documents are organized, and trusted advisors are already part of the picture, loved ones are freer to spend less time untangling logistics and more time supporting one another.

That doesn't erase the difficulty of the moment, but it can remove a certain level of stress during an already emotional time.

A thoughtful estate plan gives your family:

- **Clarity.** They understand your wishes instead of wondering what you would have wanted.
- **Confidence.** They know where to turn, who to call, and what steps to take next.
- **Reassurance.** During an emotional time, they're able to focus on supporting one another instead of searching for answers.
- **Legacy**. Your estate plan can communicate more than financial decisions. It can reflect the values and intentions that shaped the life you built.
- **Support.** They don't have to navigate unfamiliar decisions alone. They have a plan and trusted people to help them.

It's also worth remembering that estate planning isn't something you wait to do once you've reached a certain age or level of wealth.

In many ways, it begins with some of the first financial decisions you make as an adult.

The first time you name a beneficiary on a retirement account when you start working, or purchase life insurance, or think about who would make decisions on your behalf if you couldn't, you're laying the foundation for an estate plan.

> As your life changes through marriage, having children, reaching career milestones, or retirement, your estate plan should grow with you.

At its heart, estate planning is about making thoughtful decisions throughout life so you can make things easier for the people you love.

Save for Child's College or Your Retirement First?

CONTINUED FROM PAGE 2

Making investments into accounts that are solely for that purpose, may not turn out as intended. If not used for educational purposes, taxes and penalties may ensue to access and repurpose those funds.

At the end of the day, being mindful and wanting to set aside funds for your child is an honorable goal. But like most goals, it's wise to not just have a plan for them, but one for yourself as well. Perhaps the first question in starting that planning is this: Are you on track for your financial future?

Or perhaps even more basically, do you have a personal savings fund set aside already, even in a bank account? These are a couple questions to ponder before you start to think about saving funds toward education.

As always, if I, or a member of our team, can help you start or continue this conversation, please be sure to let us know.

Compared to What?

Planning Your Spending vs. Funding It On the Fly

by Tyson Ray | CFP®, CEPA®, CIMA®
Founding Partner, CEO, Senior Wealth Advisor

Early in my career, I worked with two siblings who had each inherited money from their parents.

One of them had always dreamed of taking a three-week trip to Egypt. She was a conservative investor and hesitant to spend from her portfolio. As we talked, I asked when she hoped to travel.

Once we had a timeline, we decided to set the money aside while markets were strong rather than wait until the trip was just around the corner. The money sat in a money market account while she planned the trip.

About a year later, her brother called. He had decided to join her and needed roughly $30,000 for the same vacation. The timing couldn't have been worse. By then, we were in the middle of the financial crisis. Markets had fallen sharply, and many portfolios had lost nearly half their value.

Before the downturn, a $30,000 withdrawal represented only a small portion of his portfolio. After the decline, it required selling significantly more of his investments at depressed prices. Those dollars were no longer invested when the market eventually recovered.

Neither sibling could control what the market did. One simply had more time to prepare.

Planning Creates Flexibility

That experience reinforced a lesson we still emphasize today:

> If you know you'll need money over the next 12 to 24 months, whether for a major vacation, a home renovation, a vehicle purchase, helping family, or a charitable gift, it's worth talking about early.

When markets are favorable, we may be able to raise those funds and set them aside. Doing so can reduce the risk of having to sell investments during a market decline. Waiting until the last minute leaves you dependent on whatever the markets happen to be doing when the bill comes due.

AdvisorHub
ADVISORS TO WATCH
RIAs
2026

Congratulations, Tyson!

Our CEO and founding partner, Tyson Ray, has been named to the 2026 AdvisorHub 250 Advisors to Watch, RIAs list! It's an exciting moment, but more than anything, it's a reflection of what matters most to us: building relationships, showing up with integrity, and helping you live better lives. Tyson would be the first to say this is a team effort, and he's right. This recognition belongs to every team member and to every client who has been a part of the FORM family. Please join us in congratulating him!

The 2026 AdvisorHub 250 Advisors to Watch RIA ranking is based on an algorithm of criteria, focused on three key areas: Quality of Practice, Year-Over-Year Growth, and Professionalism & Character. The rankings weigh the scores in Quality and Growth more heavily than other areas. Time period upon which the rating is based is from 12/31/2024 – 12/31/2025, and was released on 6/16/2026. Advisors considered have a minimum of seven years' experience, a clean regulatory record with 2 or fewer complaints and no significant judgements, must have been with their current firm for at least two years and in good standing, and have at least $150 million in assets under management. FORM Wealth Advisors has reasonable belief that the survey used to determine the award was fair and balanced. Clients and prospects should be aware that FORM Wealth Advisors did not provide compensation to the provider. The AdvisorHub 2026 Advisors to Watch – RIAs award has no guarantee of future investment outcomes and does not ensure that a client or prospective client will experience a higher level of performance or results.

Office Close Date

The Markets, along with our offices, will be closed in observance of Labor Day on Monday, September 7.

Tax Considerations & Investment Decisions

by Tyson Ray, Luke Kuchenberg, & Kim Cochenour, FORM Wealth Partners

As we've turned the corner on another tax season, we've been reflecting on the role thoughtful planning plays in helping families achieve what's most important to them.

Over the past 27 years, we've had the opportunity to sit across the table from hundreds of clients making important financial decisions. While every story is unique, one question comes up time and again:

» How can I pay less in taxes?

It's a fair question. None of us wants to pay more than we must. Helping you efficiently manage taxes is an important part of our planning process, but it's only one part. That's why, before we get to taxes, we ask this question first:

» What's your money for?

Is it for your family, your health, your home, your retirement? The experiences you hope to have and the legacy you hope to leave? Only after we understand your goals do we build a financial strategy designed to support them.

Taxes absolutely matter. We've learned that if taxes become the driver of financial decisions, it can sometimes prevent people from achieving their goals. We've sat with clients who hesitated to sell an investment because they didn't want to pay capital gains taxes, only to watch years of gains disappear during a market decline We've worked with families who delayed portfolio changes because they were focused on avoiding taxes rather than managing risk. Those experiences have reinforced an important belief:

> Our goal is to maximize your opportunity to live the life you've worked so hard to build.

That means tax considerations are a part of making thoughtful investment decisions, managing risk, planning for retirement income, and preparing for whatever life brings.

If a good financial decision creates a tax bill, we'll help you plan for it. Our role is to help you weigh every important factor so you can make confident decisions that support your long-term goals.

If you ever have questions about our recommendations or simply want to talk through your financial plan, please reach out. We're grateful for the opportunity to walk alongside you and your family, and we're here whenever you need us.

Investing in Your Experience

We're excited to share that our Middleton office will undergo a significant renovation beginning at year-end and continuing into early 2027.

The project is designed to create a more comfortable and welcoming experience for both clients and team members, with enhanced meeting spaces, updated common areas, and a refreshed look throughout the office.

We'll share updates as plans are finalized and keep you informed about the construction timeline, including a temporary office closure during the renovation. Our team will remain fully available.

We'll continue meeting with clients at our Lake Geneva office or virtually, whichever is most convenient for you. All phone numbers and contact information will remain the same. We look forward to welcoming you into the newly renovated space!

Here's What's New at FORM

FORM Wealth Advisors

Welcome, Erich, Halle, and Jeremiah!

We're excited to introduce our newest interns, Erich Packer, Halle Bichler, and Jeremiah Legel, working alongside the FORM Wealth Advisors team in our Middleton and Lake Geneva offices this summer.

Many years ago, we chose to bring college juniors and seniors seeking a financial services degree on for the summer as part of an internship program. The purpose of the internship is to allow students to experience what it's like to work within the financial services industry. We offer interns the opportunity to assist with client-facing and back-office responsibilities to help them decide which area of financial services they want to be a part of. This summer has been busy, and we are grateful to have extra help around the office!

A New Tool, the Same Trusted Team

We're introducing a new online scheduling option designed to make meeting with your advisor more convenient:

- Schedule anytime, day or night
- Choose in-person, virtual, or phone meetings
- Receive calendar invitations & text reminders
- Easily make changes if plans shift
- Continue receiving personal service & support

You may notice that available meeting times are offered further in advance than in the past. That's intentional. We're continuing to focus on proactive planning, giving both our clients and our team the opportunity to prepare thoughtfully for important conversations.

Of course, technology is meant to make things easier, not replace personal service. If you can't find a time that works for your schedule, have questions about the new scheduling process, or simply prefer assistance, we're always just a phone call away and happy to help.

Welcome Stacy!

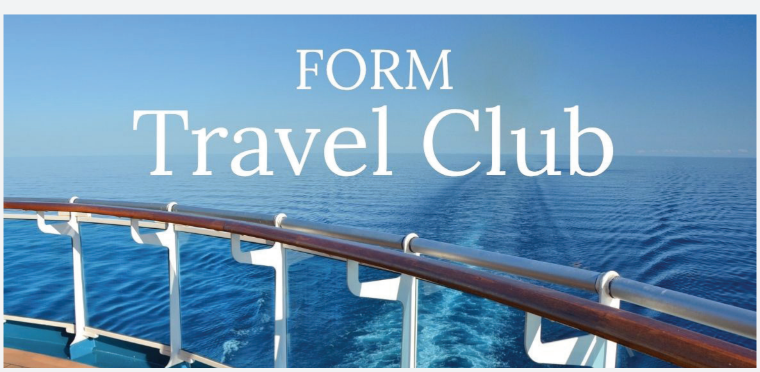
We're pleased to introduce our Marketing Manager, Stacy Sherman. Stacy graduated from the University of Wisconsin-Whitewater with a degree in Communications. Throughout her career, she has developed expertise in brand strategy, content development, and digital communications across multiple industries, helping organizations build meaningful connections with their audiences. She's passionate about helping others discover opportunities for growth, cultivate authentic relationships, and pursue meaningful goals. At FORM, Stacy is committed to supporting the firm's mission through clear, purposeful communication Outside of work, Stacy enjoys lifelong learning, browsing used bookstores, and exploring new destinations, foods, and experiences with her husband and two sons.

25 Years ~ Thanks to You

As we looked around the room at The Fireside Theatre during our 25th Anniversary Event, one thought kept coming back to us: We wouldn't be here without you.

While we were celebrating 25 years as a firm, the evening was really about celebrating you. It was our opportunity to thank you, your friends, and your families for letting us be a part of your lives. Knowing so many of you were gathered together in one place made the occasion especially meaningful. We're grateful for every relationship we've built, every milestone we've shared, and every opportunity we've had to help you pursue what matters most in your lives.

Thank you for celebrating with us. We hope you enjoyed the evening as much as we did, and we look forward to many more years of serving you and your family.



Where to Next?

Some of our Travel Club members experienced tulip season in full bloom this spring aboard a 7-night river cruise to the Netherlands and Belgium. We're already dreaming up the next destination!

Want to be among the first to know where we're headed next? Scan the QR code with your phone to sign up for email updates.

Balsamic Steak Gorgonzola Salad with Grilled Corn

Total Time: 30 minutes | Makes 2 servings

Ingredients

For the marinade

- ✓ 1 lb. sirloin steak
- ✓ 2 tablespoons balsamic vinegar
- ✓ 1 tablespoon Worcestershire sauce
- ✓ 3/4 cup extra virgin olive oil
- ✓ 1/2 teaspoon dijon mustard
- ✓ 1/4 teaspoon garlic powder
- ✓ 1/2 teaspoon coarse salt
- ✓ 1/4 teaspoon ground black pepper

For the salad

- ✓ 1 cup cherry tomatoes, halved
- ✓ 1/2 red onion, thinly sliced
- ✓ 4 oz. Gorgonzola cheese, crumbled
- ✓ 2 heads endive lettuce, outer leaves removed, halved and roughly chopped into 2-inch pieces
- ✓ 6 cups mixed spring greens
- ✓ 1 corn on the cob, husk removed
- ✓ 1 tablespoon extra virgin olive oil, for drizzling on the corn

For the gremolata

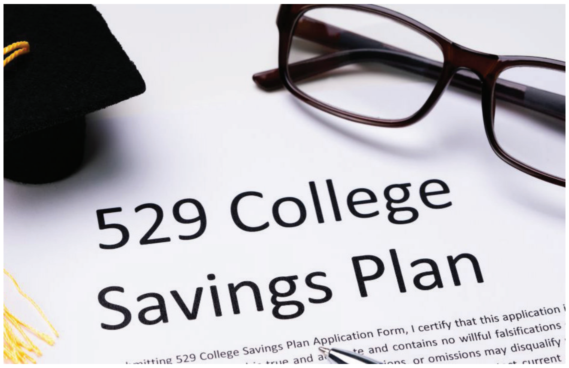
- ✓ 2 tablespoons basil leaves, minced
- ✓ 2 tablespoons parsley. minced
- ✓ 1 clove garlic, minced
- ✓ 1 tablespoon lemon zest

For the balsamic vinaigrette

- ✓ 3 tablespoons balsamic vinegar
- ✓ 1/2 cup extra virgin olive oil
- ✓ 1/2 teaspoon Dijon mustard
- ✓ Dash of salt
- ✓ Freshly ground black pepper

Instructions

1. **Marinate the steak:** In a medium size bowl, stir together ingredients for the marinade. Place steaks in a large Ziploc bag. Pour marinade over the steaks, seal the bag, and shake to coat. Chill in the fridge for 30 minutes.
2. **Make the gremolata:** Combine the basil, parsley, lemon zest, and garlic in a small bowl. Set aside.
3. **Make the corn:** Preheat a cast iron grill pan at medium-high heat or an outdoor grill. Drizzle corn on the cob with 1 tablespoon olive oil and liberally sprinkle salt and pepper. Using tongs, place on the heated grill. Cook each side until grill marks form on the corn kernels and they are somewhat softened, about 10 minutes total. Remove from heat when done and let cool. Slice corn kernels off of the cob.
4. **Cook the steak:** Remove the steak from the fridge. Place on the grill or grill pan. Grill both sides 4-5 minutes for rare to medium rare. Remove steak to a plate and let rest for five minutes. Slice thinly against the grain.
5. **Prepare the vinaigrette:** In a small bowl, whisk together the ingredients for the vinaigrette.
6. **Assemble and serve:** Toss together half of the vinaigrette, half of the gremolata, mixed greens, endive, tomatoes, gorgonzola, sliced corn, and red onion in a large bowl. Lay the sliced steak (warm or cold) on top of salad. Drizzle steak and salad with gremolata and remaining vinaigrette as desired. Season with freshly cracked pepper and salt.



Prepare for a Successful College Semester: Secure 529 Funds in Advance

We kindly request that you submit your requests for 529 funds as early as possible. Please keep in mind that these requests can take up to two weeks to process and we want to ensure a smooth and timely disbursement of funds for you. Thank you for your understanding.

From left to right: Jeanne Kretschmer, Tobie Green, Jackson Burk, Adam Kierzek, Rhonda Baior, Brayden Zettle, Jesse Schrock, Luke Kuchenberg, Tyson Ray, Kim Cochenour, Sarah Olsen, Tyler Rima, Billy Lauderdale, Rachel Worland, Stacy Sherman, Chelsea Matthews, Deneen Krantz

"The secret of getting ahead is getting started."

Mark Twain

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