

A Resolution For Fiscal Fitness In 2018

Most New Year's resolutions revolve around getting fit. That can apply to your finances as well. Here are some simple resolutions for strengthening your overall financial profile:

- * **Pay down your mortgage.** You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.
- * **Save 10 percent.** Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.
- * **Track your expenses.** Record every dollar you spend for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.
- * **Energize your house.** Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and also help the environment.
- * **Stay home.** Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, rent a video, read a book, or a play a game with your whole family.
- * **Don't rely on credit cards.** Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.



*May Happy Times and Warm Memories
Brighten Your New Year!*

January Events



January 1st	New Year's Day
January 2nd	National Cream Puff Day
January 14th	National Sunday Supper Day
January 15th	Martin Luther King Jr.'s Birthday
January 24th	National Compliment Day
January 31st	National Plan For Vacation Day

January 15th, 2018

This day marks what would have been the 89th birthday of the great civil rights leader, Dr. Martin Luther King Jr. The third Monday of January is a day of observance in honor of Dr. King, civil rights, and the thousands of men and women whose efforts and sacrifices helped bring about social reform so generations beyond theirs would inherit a better and more just world.



Let us not forget the battles that have been fought, the obstacles overcome, and the distances bridged in the spirit of humanity and equality for all.

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."

"If you can't fly then run, if you can't run then walk, if you can't walk then crawl, but whatever you do you have to keep moving forward."

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy."

- Martin Luther King Jr.

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Special thanks go out to all of our clients and friends who graciously referred our shop to their friends and neighbors last month! Our business is built based on the positive comments and referrals from people just like you. We just couldn't do it without you.

**Hector Quiroga, Nolbin Cordero,
Mike Raphael, Phil Hager, Joanne Carr,
Scott Sliwinski, David Long, Brad Zacharia,
Len Crosser, Julian Burt, and Zori Croisette.**

What Makes Old Faithful

Yellowstone Park's Old Faithful geyser erupts every 90 minutes, sending water and steam high into the air to the delight of spectators. According to the Science Magazine website, geophysicists have identified the origin of all that water. Listening to natural vibrations (instead of relying on seismic waves produced by explosives that would damage the park's environment), the scientists discovered a region of porous rock 200 meters across and 50 meters deep slightly to the west of the geyser. The underground tank contains hundreds of millions of liters of water heated by magma, so there's no chance of Old Faithful running dry soon.

Invisibility On The Horizon

Harry Potter's cloak of invisibility may be magic, but scientists are trying to perfect a real "beam of invisibility," according to the Fox News website.

Most attempts to render an object invisible involve guiding light waves around its structure in a smooth manner that produces only a ripple. A new approach, devised by scientists at the Technical University of Vienna, calls for using a laser to pump an object full of energy from above. By altering the material's properties, the process allows light beams to move through the object in a straight line instead of being scattered in all directions.

The object has to be irradiated according to its own specific pattern. The scientists have developed a method to calculate the correct pattern for any structure that would scatter light waves. Although it hasn't been tested yet, researchers are optimistic, although they caution that finding practical applications may take a long time.

The Courage To Try

Life lessons can come from the most unlikely sources if we are open to receiving what they have to offer us. For Tricia Goyer, a wife, mother, and accomplished author, a lesson in bravery came from her twenty-something son Nathan.

When he announced his plans to write a book, Goyer encouraged him and even promised to edit it once the manuscript was completed. With 500 magazine articles bylines and more than 50 published books of nonfiction and fiction, Goyer knew her insight would be beneficial. She also knew that Nathan had a gift for creating and telling stories, which had been a favorite pastime since his childhood.

As Goyer edited Nathan's rough draft she realized that her son had a talent for writing and decided they should hire a professional editor to review the text. The editor also liked Nathan's work and offered the aspiring novelist some constructive feedback.

After the rewrites were finished, Goyer told her son to start weighing his options about next steps in the publishing process. He could go the traditional route and work with a publisher, or self-publish. Nathan told her he'd need time to think things over and then excused himself to run an errand. He returned a short time later and announced that he would self-publish his work as an e-book. The next day his novel *Bask* was for sale on Amazon.com. It has even received a few positive reviews.

For Goyer, taking those next steps in the process of publishing one of her many books has never been something she could act on with that kind of certainty or efficiency. She says she would first share copies with as many as 20 friends and consider their feedback. Next she might attend a workshop or conference to solicit even more feedback and advice before deciding which route to take.

Nathan has inspired Goyer to believe that "sometimes we just need to roll up our sleeves and do what we've been afraid to try."

"Trust your own instinct. Your mistakes might as well be your own, instead of someone else's"

—Billy Wilder

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“The only person you are destined to become is the person you decide to be.”
- Ralph Waldo Emerson



Thanks For The Kind Words

“Thanks a lot, These guys did an incredible job, they sent a complete detail of things addressed in photos, also sent photos of things they recommend I do in the future, shop is clean they are all pleasant and will listen. I'm sure I talked a little too much but they took it, once again best experience I've had.”
- Jason

Tactics To Save On Groceries

We've all got to eat, and unless you're growing (or hunting for) your own food, that means you're got to head to the grocery store on a regular basis. The Huffington Post offers these tips for saving money on your next shopping trip:

- ❖ **Avoid the inner aisles.** Most grocery stores place essential items—dairy and produce—at opposite sides of the store. Pushing your cart through the inner aisles can tempt you to buy stuff you don't really need. Stick to the perimeter and pick out only what you're really after.
- ❖ **Go for generics.** Often generic items have the same ingredients as higher-priced brand items. Check the labels, and choose generics as much as you can.
- ❖ **Look up and down.** Grocery stores generally place more expensive items at eye level, because that's where they're most easily seen. Scan the top and bottom shelves for lower-priced alternatives.
- ❖ **Stay away from prepared foods.** A packaged dinner may seem convenient, but you can usually make the same meal for a fraction of the cost.
- ❖ **Grate your own cheese.** Buy a cheese grater and a block of Parmesan instead of buying it in packaged form. It's cheaper and fresher, and you'll be sure of what you're getting.



Life is made up of special moments which make it worth living.

There are many cherished moments that are missed due to the stress and fast pace of daily living.

We must slow down and remember how precious it is to be alive and to love.

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What's Inside?

- January Events -
- Money Saving Offers -
- & Much More!



What's The Answer?

How Can We Stay Fiscally Fit In 2018?

When Is "Plan For Vacation Day?"

Are We Close To Achieving Invisibility?

Can You Save Money On Your Groceries?

*The Answers To These And
Many More Questions Are Inside*

