

March Events

March 1st	National Pig Day
March 5th	Mardi Gras
March 8th	International Women's Day
March 10th	Daylight Savings
March 11th	Johnny Appleseed Day
March 15th	Ides Of March
March 17th	St. Patrick's Day
March 20th	International Earth Day
March 25th	Waffle Day

Steer Clear Of This Bad Financial Advice

The internet is full of financial advice, but you can't trust everything you read. The Frugal Rules website shares some examples of tenets you should think twice about:

- * **"Don't sweat student loan debt."** You can't bet on debt forgiveness once you're out of college. Don't borrow more than you need, and develop a plan for paying off debt as quickly as possible.
- * **"Trade in your car often."** Some people trade for a new car every other year. That means having a car loan for the rest of your life—which means spending money you could use for other purposes.
- * **"Credit card balances are no problem."** Carrying a balance means paying interest, which makes getting out of debt even harder. Do your best to pay off your bill every month in full.
- * **"Buying a home is better than renting."** Sometimes true, but not always. Remember that buying a home comes with fees, mortgage payments, property taxes, and maintenance costs. Depending on where you live, renting may be a better option—and allows you to be more flexible if you have to move for a new job.
- * **"Wait to save for retirement."** You have lots of time to think about retirement, right? Wrong. The earlier you start saving, the more money you'll have once you hit 65 or 70. Waiting until you're older gives you fewer options.

Exercise Puts The Brake On Aging, Study Says

It's no secret that exercise keeps you healthy, but new evidence suggests that it can keep your body young as the years roll on. NPR reports that a recent study indicates that people in their 70s who have been exercising regularly for decades appear to have halted the aging process.

A study at the Human Performance Laboratory at Ball State University looked at individuals in three groups. Two groups consisted of people with an average age of 75, some of whom had exercised strenuously throughout their lives and some who'd performed only mild exercise such as golfing or hiking. The third group was made up of people with an average age of 25, all of whom worked out as strenuously as their older counterparts.

Comparisons of oxygen intake, which tends to decline as people age, showed a strong similarity between the young and older high-energy exercisers. Observations of muscle health were similarly consistent.

You might not be able to go back in time and persuade your younger self to start working out, but aerobic exercise at any age can do wonders for your overall health as you age.



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The Vanishing Cookies

Two boys walk into a bakery on a dare. They have no money in their pockets but are determined to score a few treats. When the baker isn't looking, the first boy, Tyler, swipes three cookies from a tray on the counter and sticks them in his jacket pocket. "Guess I won this challenge," he says to his friend Chuck.

"Watch and learn," Chuck replies as he walks to the counter and rings the bell.

"What can I get for you?" the baker asks.

"Just your undivided attention," Chuck answers.

"Gather around folks. I am the Amazing Chuck, and I know magic."

A small crowd assembles around Chuck and Tyler. Chuck turns to the baker and says, "If you would be so kind as to give me a cookie, I will show you all a trick."

The curious baker obliges and hands Chuck a cookie from the tray on the counter. Chuck takes the cookie, looks it over, and then stuffs it in his mouth. When he is finished, he says, "That was pretty tasty. Might I have another?"

The baker is becoming skeptical and says, "This isn't much of a trick as far as I can tell." He hands Chuck another cookie and watches as Chuck gobbles it down, as he did with the first one.

While smacking his lips, Chuck says, "Trust me, this is going to be the most amazing magic trick you ever witnessed. I know you have your doubts, but please, sir, I just need one more cookie for this trick to work."

"This better be a heck of a good trick," the baker says as he hands a third cookie to Chuck.

Just as before, Chuck devours the cookie. He then pats his belly and rubs his hands together. He rolls up his shirtsleeves and shows his palms to the baker and says, "Abracadabra!"

"I don't see anything," the baker says.

Chuck points to Tyler and says, "Let's check his pocket."

*"Springtime is the land
awakening. The March winds
are the morning yawn."*

—Lewis Grizzard

Thank You! Thank You! Thank You!

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. Special thanks this month goes to...

**Barry Todorow, Joseph Fiore,
Joan Hafer, David Homa,
Dustin Sinclair, & Chris Gross**

March: It Used To Be The First Month Of The Year

Before the ancient Roman calendar was updated to include the winter months of January and February, the year started with March. Here are a few other tidbits about March you might find interesting:

- * **It's all about the weather.** The phrase, "in like a lion and out like a lamb," is often used to refer to this month. The snow and bone-chilling cold weather at the beginning of March will often give way to warmer temperatures that allow for the first buds of the year to come forth by the time April rolls around.
- * **You must believe in spring,** at some point. Regardless of the weather, a change is on the horizon, and it has a lot to do with the sun. The hours of day and night are nearly the same when the vernal equinox arrives, heralding the first day of spring for those of us living in the Northern Hemisphere.
- * **In bloom.** The daffodil is considered the flower of March, and if you planted bulbs last fall you should enjoy blooms this month. The daffodil is believed to symbolize deep love or regard. To give a gift of daffodils shows your unequivocal regard for them.
- * **In stone.** The modern birthstone for March is aquamarine, but ancient Arabic, Hebrew, and Hindu practices associate the bloodstone with this month.
- * **A month of madness.** The overwhelming insanity that rules this time of year has little to do with brackets and college basketball. The phrase "mad as a March hare" references the aggressive behaviors the male of this species exhibits during mating season.



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And your blessings be more
And nothing but happiness
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- Bill & Kathryn

Savvy Solutions For Busy Parents

Embrace simplicity with these ingenious solutions. They will save you time, money, and a little bit of sanity:

- Wash plastic toys while you clean the bathroom. Soak them in a tub of hot soapy water. Use mesh laundry bags to contain small pieces, like legos, that you wouldn't want to go down the drain. Add a splash of bleach, vinegar with essential oils, or your favorite disinfectant. Use your shower head to rinse everything well once the water has drained.
- Keep a bag of frozen peas in the freezer for use as an impromptu cold pack for bumps and bruises.
- Freeze a clean, damp sponge overnight to use in a lunchbox with snacks that need to be kept cold.
- Cut down on clutter in the den. Frame your board games and hang them on the wall. Keep game pieces in labeled, snack-size food bags or containers in a drawer or on a shelf.
- An inexpensive shower caddy makes the perfect snack or activity caddy for car trips or times when you want to keep a certain amount of items handy for your children.



The clocks will go **forward on Sunday,
March 10th at 2am.**

Most clocks, digital watches, and smartphones will change automatically to reflect the new time, but if you have an analogue clock, set a reminder to turn the clock forward an hour.

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What's Inside?

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



What's The Answer?



- 1. Can I Slow Down Aging?*
- 2. What Financial Advice Should I Be Following?*
- 3. How Can I Make Parenting Simpler?*
- 4. What Is The History Of March?*



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