

As we round the corner and head toward spring, we can feel the sun getting a little warmer and if we put forth a little imagination we can see the spring flowers popping their heads through the warmed soil. It isn't just the earth that changes in the spring, so do people! In many cases the added sunlight gives people more energy, lifts moods, and creates better concentration helping one face life with added enthusiasm. Having enthusiasm is like having an inner sun that makes life easier, shinier and more enjoyable. Without enthusiasm there is no interest and without interest the luster of life can be dimmed. One easy way to give yourself a boost and become more enthusiastic is to stay away from negative and apathetic voices from people that drain your enthusiasm and replace them with upbeat and positive influences. To maintain your sense of enthusiasm and keep an optimistic view of life just believe that your best years are yet to come. With the right *focus* and attitude, your life will continue to be full of amazing possibilities. Keep in mind, "Years may wrinkle the skin, but to give up **enthusiasm** wrinkles the soul." Samuel Ullman

**MARCH**  
**2018**

### IT'S YOUR LUCKY DAY

If you want *luck, joy and success in life*, use these tips:

- ❖ Listen to impressions that come to your mind: they can lead to unexpected **lucky** opportunities!
- ❖ Work hard. If a person experiences the effects and rewards of hard work, **luck** willingly climbs aboard.
- ❖ Don't stand still waiting for a break; instead, turn an everyday event into an amazing and lucky one.
- ❖ Prepare constantly for future prospects. There is nothing worse than being unprepared when an amazing, lucky opportunity presents itself.
- ❖ Know what you want and be determined to pursue it and **luck** will find you.
- ❖ If a door closes, don't stand and stare. Instantly open another one full of **luck** and opportunity.
- ❖ Give 110%, and **luck** will eventually follow.
- ❖ If opportunity knocks, be ready and **luck** will turn into something you have earned.

### TIPS FOR SAVING MONEY

The Simple Dollar

**Turn off the television.** Benefits include less exposure to advertising, a lower electric bill and more time to focus on other things in life. **Master the 30-day rule.** Avoiding instant gratification is one way to save. If possible, wait 30 days to decide if you really need to purchase an item. **Make and stick to a shopping list.** Without a list, people typically make impulse buys and unplanned purchases. **Invite friends over instead of going out.** Play cards, sit around a fire pit, or watch movies. You save money and build relationships. **Turn off the lights.** Turning lights off can keep your electric bill down over time. **Use energy-efficient light bulbs.** They cost more initially, but they have a much longer life and use far less electricity. Even changing four or five bulbs can save you \$45 or more a year. **Keep your car's air filter clean.** This can improve gas mileage up to 7%, saving you more than \$100 for every 10,000 miles driven in an average vehicle. **Avoid stress-spending.** Instead of buying things you don't need, find other ways to de-stress. Some options include exercise, meditation, taking a nap, reading, or working in your yard. Spending money won't reduce stress in the long run. **Install a programmable thermostat.** This cuts down on energy usage when you're not at home and ensures utilities are not being wasted. **Drink more water.** Tap water is not only just as clean as bottled water, it's also free making it cheaper than soda or juice.

### ROTH IRA'S COMPARED TO TRADITIONAL IRA'S

Rules that are the Same on Roth and Traditional IRAs.

**Contribution limits:** \$5,500 per year (age 49 and under)  
\$6,500 per year (age 50 and older)

**Contribution deadline:** Tuesday April 17, 2018 (for 2017 tax year)

Rules that are Different on Roth and Traditional IRAs

- A Roth has tax free growth and tax free qualified withdrawals. A Traditional has tax deferred growth and tax deductible contributions.
- You can contribute to a Roth at any age. You can only contribute to a Traditional until you're 70½.
- Income affects how much you can contribute to a Roth but income does not affect how much you can contribute to a Traditional.
- On a Roth, no taxes are paid when contributions are withdrawn and there is no federal taxes on earnings, as long as the five year aging requirement has been met. On a Traditional taxes are paid when pre-tax contributions are withdrawn as well as on earnings withdrawn.
- Taxes may have to be paid on earnings plus a 10% additional tax if withdrawals are made before 59½ on a Roth. A 10% penalty may have to be paid on a Traditional if withdrawals are made before 59½.
- On a Roth required minimum distributions do not apply during your lifetime. On a Traditional, required minimum distributions must be taken starting in the year you turn 70½.

I say luck is when an opportunity comes along  
and you're prepared for it.

Denzel Washington

### MAKE YOUR TAX REFUND WORK FOR YOU AND YOUR FAMILY'S FUTURE

- **Pay Down Debt.** Get rid of the average 15% interest rate on credit cards. Watch for early payment penalties when paying off a loan.
- **Build an Emergency Fund.** Ideally an emergency fund should have three to six months' worth of income but any amount is better than none. You'll be glad you have one when the car breaks down or an unexpected medical expense occurs.
- **Fund Your Individual Retirement Account (IRA).** Even if you have a 401K through work, you can open your own IRA.
- **Save for Something Big.** This might be a vacation or a new car. Keep this separate from other accounts.
- **Make Home Improvements.** You can repaint, install new bathroom faucets, buy a programmable thermostat or add new landscaping.
- **Donate to Charity.** Donate to something that is close to your heart. Save receipts for next year's tax records.
- **Purchase an efficient Appliance.** This will save on utility bills.
- **Invest in Yourself.** Take a college course, learn a new skill or buy something small you want. There's nothing wrong with a treat.