

MAR
APR
2023



In the Know



Financial

Up, Up and Away: Inflation, Interest Rates and the Economy

As inflation has soared to the highest levels in nearly four decades, the Federal Reserve has aggressively moved to try to cool an overheated economy. November of 2022 saw the Fed hiking interest rates by 0.75 percentage point for the fourth consecutive time. While no one can say for sure, the Fed does seem poised to continue raising rates until inflation is reined in. How might this affect consumers?

Housing: Despite prices declining from their record pandemic high, they're still higher than average. These prices, coupled with higher mortgage interest rates, mean that many would-be homebuyers have been priced out of the market.

Source: James Royal. *Victoria Advocate*. Nov. 7, 2022. "Biggest winners and losers from the Fed's interest rate hike." https://www.victoriadvocate.com/biggest-winners-and-losers-from-the-fed-s-interest-rate-hike/article_37d5596c-5ef3-11ed-ad4c-fb18b48d3850.html. Accessed Nov. 9, 2022.

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Stocks: The market spent most of 2022 in a deep slump as corporate earnings felt the sting of higher rates. Even when interest rates start to slow, the impact will likely still be felt for a while.

CDs: Higher interest isn't all bad. Certificates of deposit (CDs) are seeing some of their highest return rates since 2008.

Savings Accounts: As with CDs, higher interest rates positively affect savings accounts, with credit unions and online banks often offering better rates than traditional banks.



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- MILESTONE BIRTHDAYS -

MARCH

- Ali M
- Carolyn F
- Dean B
- Judith O
- Kimberlee C
- Kimberly R
- Laura AS
- Linda T
- Lori C
- Lydia D
- Shirley W

APRIL

- Allison B
- Brian A
- Dorie D
- Gloria T
- Janie W
- Ram G
- Rodney B
- Souksabanh MC
- Thelma D

LKJ TEAM BIRTHDAYS & CELEBRATIONS:

- Kristina Kieng 3/21
- Baby Logan Eli Goldman 4/11 (1 year)

LKJ ANNIVERSARY:

- Sari Enriquez 4/25 (7 years)
- Leandra Guerrero 4/16 (5 years)



Let us know when your milestones are so we can celebrate you!



Happy Anniversary & Congratulations

ON ACHIEVING THESE MILESTONES



Pete & Cathy Ehley met in college, married just after graduation, celebrated their 50th wedding anniversary this past December.

Carla Buerkle & Ralph Cox are celebrating their 35th anniversary in March.

Photo in San Miguel Allende 12/21



Thank You **for your Referral**

Jennifer Williams-Bastidas

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THE GOOD LIFE

Happiness Habits

Is it possible to make happiness a habit? According to the former president of the American Psychological Association, Martin Seligman, the answer is yes. Seligman's influential work popularized the field of Positive Psychology and its ability to influence human happiness and well-being.

Positive Psychology, however, involves much more than simply thinking positive thoughts. Instead, Seligman has identified specific behaviors that can significantly affect our sense of happiness.

Relationships: Those who cultivate and maintain at least one close friendship also produce more positive emotions.

Kindness: People who consistently engage in random acts of kindness report lower levels of depression and higher levels of happiness.



Physical Health: Science has long proven the relationship between regular physical activity and lowered stress levels and depression, proving the adage "sound body, sound mind."

Flow: Also known as the joyful state when we are deeply engaged in trying to reach a challenging but achievable goal. In other words, engaging in an activity you truly enjoy.

Meaning: Whether religion, a social/community cause or a professional goal, dedication to something greater than ourselves can lead to greater happiness and fulfillment.

Looking to up your happiness levels? Pick one or all of the above habits and start making happiness a more permanent part of your life.

Source: Pursuit-of-Happiness.org. "Positive Psychology and the Science of Happiness." <https://www.pursuit-of-happiness.org/science-of-happiness/>. Accessed Nov. 28, 2022.



HOW TO ...

... Clear Your Mind

Do you find yourself struggling to focus on tasks, even ones you enjoy? Is your brain just too busy sometimes? Making time to clear your mind is not only good for focus but for mental health overall. Try the following tips the next time you need to regain your focus:

1. Take a Few Deep Breaths

Seriously. Close your eyes, concentrate on the feeling of each inhale and exhale, on the feel of your feet planted firmly on the ground. Count the seconds of each inhale and exhale if that helps keep you from getting distracted by anything

that may be going on around you. After a minute or two, take stock of how you feel. Better? Calmer? Ready to tackle whatever that task was you were struggling with?

2. Meditate

Building on the previous tip, spending even just a few minutes a day meditating can help reduce stress and anxiety and restore your sense of peace and balance — and the benefits can last throughout your day. Try a guided, mindfulness or even mantra meditation to see what works best for you — many are available for free download to your phone.



DOLLARS & SENSE

If you've tuned into HGTV or any home renovation show in the past few years, you've likely noticed a new trend — the tiny house. These architectural wonders take the concept of less is more to a whole new level as they somehow combine minimalist living elements of luxury — all for a significantly reduced price tag. As your needs and circumstances change, you may consider downsizing your home. However, you don't need to go full tiny house to reap the benefits of a smaller home. Here are some financial advantages of downsizing:

Less House Is More Money in Your Pocket

One of the most obvious benefits of downsizing to a smaller home is that you're likely to have a smaller mortgage payment and, therefore, more money left over every month.¹ This excess cash can be allocated to other needs, like paying down debt, replenishing (or starting) an emergency fund or even for something fun like traveling or just a nice dinner out now and then.

Going Green

Looking to do your part for the environment that doesn't involve going off grid or investing in an expensive electric car? Downsize your utility bills when you downsize your house. You'll spend less every month to heat or cool a smaller home, reducing the amount of energy expended, which is better for the environment.²

If you're really wanting to reduce your carbon footprint — and save even more — consider investing some of the money saved from lower utility bills into other energy-efficient appliances such as your refrigerator, dishwasher, or washer and dryers, which consume less electricity than standard models.

When Less Is Less (and Still Good)

When you have more space, you inevitably end up feeling as if you need to fill as much of it as possible. By switching to a smaller home, you're more likely to stop wasting money on furniture, electronics, appliances and home goods that don't actually serve a function — they're just there to take up space.³

Having less space practically forces you to prioritize what is truly important and worth bringing into your home.

Statement Pieces

Having less room doesn't mean you can't still make your home a warm, inviting space for yourself, friends and loved ones — you just have to get a little more creative about it. Spending a little more for a few key pieces, like a dynamic-colored couch that draws attention to your décor, will also help everyone forget the size of the room. Truly inspired and enduring designs focus on functionally using a given space while still being inspired to enjoy said space.⁴

You can save a little more money by hitting antique or secondhand shops. You never know what gems are waiting to be discovered, and you can usually score them for much cheaper than you would find elsewhere. Just as more isn't always better, neither is bigger. If you need help making the most of your small space, websites like Pinterest and Etsy are your new best friend!

Don't Stress About It

The demands of a larger home can be overwhelming, while a smaller house can mean less responsibility in terms of cleaning, maintenance, furnishing and outdoor upkeep, not to mention the cost associated with all of these things. And in case you weren't aware, stress is significantly detrimental to your overall health and well-being. Every chance to minimize stress-related illness is one you should consider.

^{1,2} Elizabeth Weintraub. *The Balance*. March 10, 2022. "Home Downsizing Pros and Cons." <https://www.thebalancemoney.com/home-downsizing-1798313>. Accessed Dec. 7, 2022.

^{3,4} MyMove. March 18, 2022. "Top 10 Benefits of Downsizing into a Smaller Home." <https://www.mymove.com/moving/planning/benefits-of-downsizing-into-a-smaller-home/>. Accessed Dec. 7, 2022.

A Short History of American Women

Since Congress first declared the month of March Women’s History Month, the U.S. has used this time to acknowledge and celebrate women’s contributions and achievements in numerous fields over the course of American history. The following are just a few notable achievements.

1848

Approximately 240 women and men gather in Seneca Falls, New York, for the first women’s rights convention to “discuss the social, civil and religious condition and rights of women.”

1921

Edith Warton is the first woman to win a Pulitzer Prize for her novel “The Age of Innocence.”

1928

Amelia Earhart is the first woman to cross the Atlantic in an airplane, a trip that took more than 20 hours and made Earhart a celebrity.

1972

Katharine Graham takes over leadership of The Washington

Company, parent company of The Washington Post, becoming the first woman CEO of a Fortune 500 Company.

1981

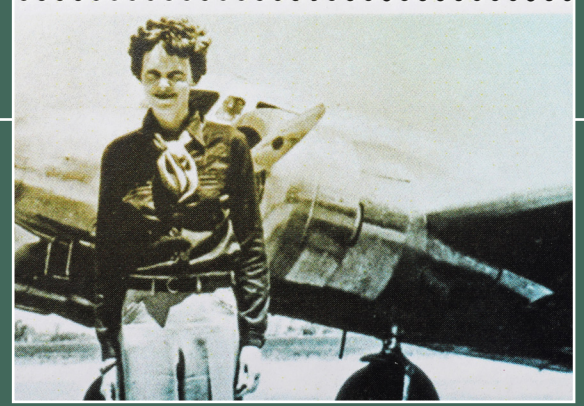
Sandra Day O’Connor becomes the first woman to serve on the U.S. Supreme Court.

1987

“The Queen of Soul,” Aretha Franklin, is the first woman elected to the Rock & Roll Hall of Fame.

1997

International-relations expert Madeleine K. Albright is sworn in as the United States’ first female secretary of state (64th secretary of state overall).



2004

Condoleezza Rice is the second woman and first Black woman to be elected secretary of state.

2010

Kathryn Bigelow’s “The Hurt Locker” wins six Oscars, including Best Director, making Bigelow the first woman to win the category.

2020

Katie Sowers makes double history by becoming the first woman and first openly gay coach in Super Bowl history.

2021

Kamala Harris becomes the first female, first Black and first South Asian vice president in U.S. history.

Source: *History.com*. Feb. 4, 2021. “Famous Firsts in Women’s History.” <https://www.history.com/topics/womens-history/famous-firsts-in-womens-history>. Accessed Nov. 30, 2022.

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10

BRAIN GAMES

15 Up

Game Rules

Each puzzle must be divided into regions totaling 15. The regions can be any shape as long as all the cells touch each other. Use a pen or pencil to draw the boundaries around groups of cells all adding up to fifteen.



GOOD FOR THE SOUL

We're told that an apple a day will keep the doctor away, but it's laughter that's really the best medicine. In fact, laughter has been shown to help relieve stress and soothe tension, and it may even improve your immune system and relieve pain.¹ Add a little humor to your life by celebrating National Let's Laugh Day on March 19 (and every day of the year). Here are a few ways to add laughter to your life, plus some jokes you can share with family and friends to help everyone get chuckling.

SOURCES:

¹ Mayo Clinic. July 29, 2021. "Stress relief from laughter? It's no joke." <https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-relief/art-20044456>. Accessed Dec. 6, 2022.

² Time and Date. "Fun Holiday — Let's Laugh Day." <https://www.timeanddate.com/holidays/fun/lets-laugh-day>. Accessed Dec. 13, 2022.

³ Reader's Digest. "75 Short Jokes to Make Anyone Laugh." <https://www.readersdigest.ca/culture/10-short-jokes-anyone-can-remember/>. Accessed Dec. 6, 2022.

GO TO A COMEDY CLUB

There's nothing quite like laughing as part of a bigger group, so do a quick Google search to see where the laughs are in your neighborhood.

NETFLIX AND GIGGLE

Don't feel like going out? No problem. Some of the biggest names in comedy have Netflix specials, so you can tickle your funny bone from the comfort of your own home.

SHARE SOME FUNNY MEMORIES

Speaking of laughing in a group, gather some friends and relive some of your funniest moments together. Anytime is a great time for this, but on National Let's Laugh Day, you have even more reason to.

ENJOY A FEW GOOD (OR BAD) JOKES³

Did you hear about the claustrophobic astronaut?
He just needed a little space.

Did you hear about the actor who fell through the floorboards?
He was just going through a stage.

How do you keep a bagel from getting away?
Put lox on it.

Why can't you explain puns to kleptomaniacs?
They always take things literally.

However you choose to celebrate Let's Laugh Day, be sure to keep the giggles and good times rolling throughout the year. Your stress levels will thank you for it.

Digital Detox

You've probably heard the saying, "Too much of a good thing is a bad thing." When it comes to our relationship with our devices, too much technology has become a way of life, with most averaging seven hours of screen time per day.¹ Reducing or eliminating your use of digital devices can have several health benefits, from helping reduce stress and eye strain to improving sleep habits. While cutting down your screen time may seem impossible, here are just a few reasons to consider giving it a try:

1. It's Like Facebook But Real

Want to make a better, stronger connection with the people around you? Then put down your smartphone and start being fully present in the moment. You'll be surprised how much more fully you enjoy the company of those around you.²

2. Sweeter Dreams

Do you spend a lot of time with digital devices before bed? Science has shown you're lowering your sleep quality by doing so. Unplug and leave TikTok until morning.³

3. Attention, Please

When you're getting constant alerts and notifications, your attention is being constantly drawn away from whatever you're trying to focus on, making you less productive and engaged.⁴

¹ Anna Denson. *Glam*. Dec. 1, 2022. "The Wellness Trends Set To Take Over 2023." <https://www.glam.com/1122938/the-wellness-trends-set-to-take-over-2023/>. Accessed Dec. 5, 2022.

^{2,3,4} Healing Holidays. "10 Reasons To Do a Digital Detox." <https://www.healingholidays.com/blog/10-reasons-to-do-a-digital-detox>. Accessed Dec. 5, 2022.

BRAIN GAMES

ANSWER KEY:

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10

cut here 



RECIPE

HONEY BLACKBERRY MINT MOCKTAIL

Fresh blackberries, honey, lemon juice and seltzer make this a refreshing and delicious beverage to enjoy on your patio this spring.

INGREDIENTS

- 8 fresh blackberries plus more for garnish
- 1/4 cup honey
- a handful fresh mint leaves about 10, plus more for garnish
- juice of 1 lemon
- 1/2 cup water
- 2 cups seltzer

HOW TO MAKE IT:

1. In a cocktail shaker, muddle together the blackberries, honey, and mint until very well blended.
2. Add the lemon juice and water, cover, and shake to mix.
3. Strain the mixture into two glasses with ice.
4. Top each glass with 1 cup of seltzer.
5. Garnish with blackberries and mint leaves.



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UPCOMING EVENTS

TRS Educator's In-Person Workshop

**Contact us to register*
Saturday, March 4
@ 10:00AM HCC
West Loop Campus

TRS Educator's Online Webinar

**Contact us to register*
Tuesday, March 7 &
Thursday, March 9 @ 6:30PM

Inspiring Women In-Person Dinner Event

**Contact us to register*
Thursday, March 23 &
Tuesday, March 28 @ 6:30PM
Fleming's Steak House

Good Friday, April 7

LKJ offices Closed

Tax Day: April 18 - reminder to gather
any important documents for
tax filing purposes.

Taxes & Retirement Planning In-Person Workshop

**Contact us to register*
Thursday, April 13 &
Tuesday, April 18 @ 6:30PM HCC
West Loop Campus



Amelia Weber
Client Services Specialist



Leandra Guerrero
New Business Specialist



Sari Enriquez
Marketing Director



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