



Inside This Issue:



Welcoming Spring
..... 1

March Gardening Checklist:
..... 2

Maintaining Eye Health
..... 2

Celebrating Saint Patrick's Day
..... 3

Managing Credit Card Debt as Interest Rates Increase
.....3

It Happened In March
.....4

FED Comments on Inflation and Labor Signal Continued Fund Rate Hikes
.....4



Welcoming Spring

"In the spring I have counted one hundred and thirty-six different kinds of weather inside of four and twenty hours."

- Mark Twain

" Indoors or out, no one relaxes in March, that month of wind and taxes, the wind will presently disappear, the taxes last us all the year."

- Ogden Nash



Every Spring, God rewrites the Book of Genesis.

- Unknown

" In the spring, at the end of the day, you should smell like dirt."

- Margaret Atwood

" No matter how long the winter, spring is sure to follow."

- Proverb

"To be interested in the changing seasons is a happier state of mind than to be hopelessly in love with spring."

- George Santayana

" Spring has returned. The Earth is like a child that knows poems."

- Rainer Maria Rilke

March Gardening Checklist



Prepare Seedbeds

Rake and weed seedbeds. Apply top dressings of aged manure, soil aid, compost, or mulch. Only amend lightly as needed.

Finish winter-pruning berries.

Eliminate all dead growth. Prune no more than 1/3 of the total height of gooseberries, blueberries, and currants. All of last year's growth can be cut from the raspberry plant, or you could leave up to 1/3 the height of viable canes.

Trim and Divide Herbs.

Perennial herbs like Sage, Lavender, Thyme, and Rosemary could use a haircut by now. Cut back long branches to as much as one third their original length.

Perennial herbs like chives, mint, marjoram, and oregano can be divided and transplanted to new locations.

Alan Buckingham, *The Kitchen Garden*, p. 60-62

Maintaining Eye Health

Americans are living longer, and eyes with a lot more mileage are likely to break down. While people with eye symptoms or a diagnosed eye disease should work closely with their doctors, it's worth noting that the following foods and supplements can be very effective at fighting common eye problems.

Dry Eyes may increase with age, but a deficiency in DHA, an omega-3 fatty acid and also vitamins A and D may also contribute.

Supplements like Bio Tears are a combined eye health supplement.

Cataracts More than half of Americans will have cataracts by the time they are 80. A study on eye health and Vitamin C consumption showed that participants who took Vitamin C supplements daily over a 10 -year period were 64% less likely to develop cataracts. Additional benefits are gained from eating leafy greens like Spinach, Kale, and Chard every day..

Computer Vision Syndrome may include blurred vision, headaches, neck pain, and

dry eyes. Try the 20/20 rule: after 20 minutes on the computer, take 20 seconds to focus on something 20 feet away.

Poor Night Vision is a problem for many older adults. Zinc is essential to the retina because it helps the body produce vitamin A. Zinc supplements may require trace amounts of copper.



Age Related Macular Degeneration (AMD)

is the leading cause of blindness in older adults. Spinach

and brightly colored vegetables, filled with antioxidants and minerals, can help slow the progression of AMD. The National Eye Institute's Age Related Eye Disease Study reported that patients with adequate zinc, copper, and Vitamins C and E were 25% less likely to develop AMD. Added supplements lutein and zeaxanthin were identified as beneficial in a follow up study.

<https://www.nei.nih.gov/research/clinical-trials/age-related-eye-disease-studies-aredsareds2/about-areds-and-areds2>

Celebrating Saint Patrick's Day

Since around the ninth or 10th century, the Irish have been observing the Roman Catholic feast day of St. Patrick on March 17th.

More than 100 St. Patrick's Day parades are held across the United States, with New York City and Boston home to the largest.



Leprechauns are the only faerie to have a trade which is that of shoe-making. W.B. Yeats is quoted as saying because they dance so much, leprechauns are always in need of new shoes.

Chicago's annual dyeing of the Chicago River green started in 1962. That year, they released 100 pounds of green vegetable dye into the river—enough to keep it green for a week! To minimize environmental impact these days, only 40 pounds of dye are used, and the river turns green for only several hours.

<http://www.history.com/topics/saint-patricks-day/history-of-saint-patricks-day>

Managing Credit Card Debt as Interest Rates Increase

According to the latest credit report from TransUnion, total credit card debt reached a record \$930.6 billion in the fourth quarter of 2022.

The number of credit card accounts in the U.S. is rising, along with delinquencies - a payment 60 days or more overdue. The more debt you hold, the more expensive it becomes, especially with interest rate increases. Holding more than 30% of your overall credit card limit can hurt your credit score, making future borrowing more costly.

To pay off debt fast, you need to exceed your minimum payments every month. In repayment mode, it's best to avoid adding to your debt balance, so budgeting strategies can be very helpful. List all outstanding balances and minimum payments in order to strategically distribute more funds. Target debt with the highest interest rate, also known as the "avalanche method" to maximize savings.

Lower your interest rates.

Take advantage of a zero rate balance transfer, especially if you can use it to consolidate multiple card balances. You can also call your current credit card issuer to ask for a reduced APR - this option is more likely to succeed with a consistent record of on-time payments.

The 0% introductory rate on a balance transfer card is the exception to the avalanche method. Pay this debt off first,



because when that introductory period ends, you will be on the hook for all the debt you consolidated.

1- [cnbcm.com/2023/02/03/us-credit-card-debt-jumps-18point5percent-and-hits-a-record-930point6-billion-.html](https://www.cnbcm.com/2023/02/03/us-credit-card-debt-jumps-18point5percent-and-hits-a-record-930point6-billion-.html)

2- <https://www.businessinsider.com/personal-finance/how-to-pay-off-debt-fast>

It Happened In ...



March 5, 1933 – President Franklin D. Roosevelt proclaimed a four-day "Bank Holiday" to prevent runs on the bank which would have potentially collapsed the American banking system.

March 10, 1862 – The first U.S. government-issued \$5, \$10 and \$20 paper bills entered into circulation.

March 19, 1848 – Wyatt Earp, a legendary lawman and gunfighter in the Wild West, was born in Monmouth, Illinois. Best known for the shootout at the O.K. Corral in 1881, where he and his brothers fought and defeated the Ike Clanton gang.

March 28, 1979 – The Three Mile Island nuclear power plant near Harrisburg, Pennsylvania experienced failure of a cooling valve that caused uranium in the reactor core to overheat, releasing radioactive steam into the atmosphere.

<http://www.historyplace.com/specials/calendar/march.htm>

FED Comments on Inflation and Labor Signal Continued Fund Rate Hikes

While the FED's January 31 to February 1 meeting concluded with a smaller rate hike than most implemented since early 2022, officials stressed that their concern over inflation remains high.

Federal Reserve minutes released last week from their Jan. 31-Feb. 1 meeting indicate that while the quarter-point hike received unanimous approval, some members wanted a half-point, or 50 basis point, increase.

Since the meeting, regional Presidents James Bullard of St. Louis and Loretta Mester of Cleveland, members who wanted the more aggressive move and advocate for another quarter-point increase in March, with possibly added hikes to bring the funds rate to a peak of 5.25%-5.5%.

The federal funds rate is a benchmark for deposit account annual percentage yields (APYs), so earnings on savings accounts, checking accounts, certificates of deposit (CDs)

and money market accounts can rise higher.

With a continuing tight labor market, Powell stated it was unlikely the Fed would cut rates this year unless inflation comes down more rapidly.



If the rate lands around the midpoint of that target, it would be the highest funds rate since 2001.

For all investors, especially those close to retirement, rising rate environments need to be handled with care. Managing debt exposure and striking the right asset allocation can help mitigate the impact of rising rates.

[cnbc.com/2023/02/22/fed-minutes-february-2023-minutes-show-fed-members-resolved-to-keep-fighting-inflation.html](https://www.cnbc.com/2023/02/22/fed-minutes-february-2023-minutes-show-fed-members-resolved-to-keep-fighting-inflation.html)

[cnbc.com/2023/02/01/fed-rate-decision-february-2023-quarter-point-hike.html](https://www.cnbc.com/2023/02/01/fed-rate-decision-february-2023-quarter-point-hike.html)