

Fun story with a moral (180)

Ronald and Nancy: Epic Love

February is known for being the month when we celebrate love. It's also the month that Ronald Regan, one of the best loved Presidents in US History, was born. In honor of what would have been his 110th birthday and in honor of Valentine's Day we thought it would be fun to talk about the amazing love story between Ronald and his wife Nancy.

What made their love story so epic? We think it was the love letters. The love letter is a time-honored tradition and is most often associated with courting, tending to fade out of a love story after a couple is married. Not so with Ron and Nancy! These soulmates continued writing love letters to each other throughout their entire marriage—a marriage that lasted almost 52 years. There were so many of them that Nancy even eventually published a small collection of them as a book!

When was the last time you wrote a love letter of your own? There's no time like the present to pick up the habit again!

Advisor note to clients (250)

This year, partly because of Covid-19, the inauguration looked a little different. Instead of the huge crowds jammed together on the mall in DC, the inauguration team filled the field with flags. Almost 200,000 flags were placed, and they included Old Glory, the state flags for each of the 50 states, and the flags of each of the 5 US Territories. And, this year, the Senators, House Reps, former Presidents, and other honored guests were seated at a proper distance around the podium. There was even a person whose sole job was to wipe down the microphone and podium between each speaker!

Of course, the real star of the day, aside from the newly elected President of course, was Bernie Sanders. Unlike others who were wearing their best fashionable coats, gloves, and hats, good ol' Bernie was bundled up in the same warm coat he always wears and some truly epic mittens! The image of him sitting, cross-legged on his chair with his mittened hands folded across his lap has since gone viral. Across the internet people have been photoshopping Bernie into countless fun places, like Lunch atop a Skyscraper, the Edward Hopper painting Nighthawks and about a zillion pop-culture scenes, like the end scene from the Avengers and the Bridge of the Enterprise in Star Trek.

And because he's Bernie and never misses an opportunity to raise some awareness, he had his team put the image on a sweatshirt and then sold the sweatshirts as a fundraiser for foodbanks in Vermont.

Humor (130)

A young man and a young woman had recently started dating and things were starting to get a little serious so the young woman invited the young man to her family's house for dinner. The meal went well and the young woman's father invited the young man to stay and watch a James Bond movie with the family. The young man accepted.

After putting a DVD of Dr. No into the player, the father turned to the young man to ask him a question.

Father: Who makes a better bond, Connery or Moore?

Young man: I don't know, I like them all about the same.

Father: What?! No! Connery is absolutely the best Bond by far! Daughter, you can do much better than this young man!

Young man: Hey now, you shouldn't put so much stock in Bonds!

Interesting Story (250)

February is the world's Calendariversary!

Why are we devoting column inches to the calendar? Because, on February 24, it will officially be 439 years old! Happy Birthday, Calendar!

February was first included on the Roman calendar, the first calendar to try to define individual months. When it was first invented, this calendar included just ten months and was based on the seasons. It started in March, with the start of spring. Its weeks had eight days (you're welcome for the Beatles earworm) and winter was an undefined number of days that happened between the end of the calendar and the start of the new one.

This ambiguous winter was the most problematic part of the Roman calendar. Because it was not fixed in length, it was manipulated by high level politicians and high priests. These guys would lengthen years to give themselves a longer hold on power and shorten other years to reduce the amount of power their enemies held. Gross!

In an effort to stop this, winter was divided into two well defined months: January and February.

Even this didn't solve everything, though! There was still a lack of coherency in how months were calculated, how many days each would have, etc. Julius Caesar attempted to rectify this with his own Julian Calendar, but that was also problematic. It wasn't until Pope Gregory XIII rolled up, fixed the errors that were left and debuted his Gregorian Calendar that February was given 28 definite days and one extra day every four years.

Pretty neat, right?

Life Skills (325)

Check Your Venmo Settings

While they aren't completely extinct yet, paper checks are definitely on the "endangered" list when it comes to the methods one uses to transfer money from one party to another. Today, if you want to send money to your kids or grandkids, they will likely want you to use an app.

Most likely, the app your kids and grandkids want you to use is Venmo. Out of all of the different money sending apps available, Venmo is, hands down, the most popular. This is probably because it's the easiest for everybody to use.

Unlike other apps that require you to know someone's email address or phone number or to use a specific link, Venmo operates more like a social media platform than a wire transfer service. In addition to your bank account, the app connects to both your Facebook account and the contacts you have saved on your phone and uses them to build a list of "Contacts" to whom you can send money. Then, when you want to send money to one of your contacts, you just click on them (the same way you'd click on a profile to send a private message in Facebook Messenger), enter the amount of money you want to send, and viola! Transfer complete! If you want to request money from someone, you do the same thing. You don't even technically have to connect your bank account. If you let the payments you receive stay in your Venmo account you can use that balance when you want to send money.

Here's where it gets tricky: because Venmo operates like a social media platform, its default setting is "public." This means that every transaction you make gets published. Everybody in your contacts list can see from and to whom you are sending money, along with whatever notes might accompany the funds.

Thankfully, like other social media platforms, you can change this! If you use Venmo and don't want anybody else knowing your business, log in now and change your privacy settings. You can make it so that the only one who knows what's coming in and going out is YOU.

Seasonal Story (250)

There is no doubt that Valentine's Day gets the vast majority of the attention in February. But what about that other grand February tradition? We're talking, of course, about Groundhog Day!

Groundhog Day didn't start with someone pulling a disgruntled and annoyed quadruped out of a hat to see whether or not it would see its own shadow. In fact, the day was celebrated long before anybody ever thought about stuffing rodents into hats for fun!

February 2 has been celebrated for centuries. Celts called February 2nd "Imbolc" and it was seen as the start of spring. Imbolc evolved into "Candlemas" as Christianity spread throughout Europe. Candlemas celebrated the event of Jesus's presentation at Jerusalem's holy temple. In some parts of Europe, Christians believed that if Candlemas happened on a sunny day, then there would be another 40 days of winter weather. Did you catch the math? 40 days is almost six weeks!

It was the Germans who eventually melded Candlemas with the tradition of Groundhog Day as we know it. Because "sunny" is a matter of individual interpretations, the Germans decided that the day only counted as "sunny" if small animals like badgers could see their own shadows. It was German immigrants who brought the tradition to the states in the 18th and 19th century—opting to use a groundhog for the tradition because they couldn't find any badgers.

Today, the groundhog is optional! A lot of places present their own animals for shadow peeping. In Portland, for example, they use a hedgehog!

Monthly Events & Facts

Fun facts and history for FEBRUARY!

Important Dates:

6: Ice Cream for Breakfast Day

11: Make a New Friend Day

13: Galentine's Day

17: Acts of Kindness Day

18: Drink Wine Day

25: Pancake Day

February Is:

National African-American History Month

Chocolate Lovers' Month

International Boost Self-Esteem Month

Bake for Family Fun Month

During this month in history:

February 1, 1960: The first lunch counter sit-in occurred in Greensboro, NC.

February 3, 1870: Fifteenth Amendment was ratified, guaranteeing the right to vote regardless of race, color, or "previous condition of servitude."

February 8, 1910: Boy Scouts of America is founded.

February 13, 1635: The first public school in America (Boston Latin) is founded in Boston, MA.

February 24, 1582: Pope Gregory XIII corrected the Julian Calendar, which led to the adoption of the Gregorian Calendar, which we still use today!

Blessings and Happy Valentine's Day to you and yours this February!

General Personal Finance (725)

Your Personal Finance Calendar for 2022

We all that it's a good idea to save something for a rainy day, and if you are already doing that, that's awesome! Here's the next thing you should focus on: building your financial calendar.

What is a Financial Calendar?

Believe it or not, a financial calendar is exactly what it sounds like: a calendar in which you mark important financial deadlines and dates. By writing these down on a calendar (or putting them into your favorite calendar app), you can see when something is coming up, which helps you better prepare for it. This is especially true if you are using a calendar app, because you can schedule alerts and notifications for the days leading up to the event.

What Goes on a Financial Calendar?

This is going to depend upon your current financial situation. Most of us will have at least a few dates in common: holidays—both the kind we celebrate and the kind that mean “no mail today,” bill due dates, tax filing deadlines, you get the idea.

Beyond that, it truly depends on your age and your financial situation.

Age

Why does age matter? Because certain benefits, like Social Security and Medicare only kick in after you reach a certain age. If you do receive these benefits, you’ll want to make sure you know when changes to those benefit plans will go into effect. This usually happens at the beginning of the year and they can have a direct impact on how much money you receive each month as well as how much you are allowed to continue contributing to your retirement fund.

Employees

If you are still working, even part time there are a few specific dates that you need to prepare for:

January 31: Every employer has until January 31 to send you your W-2 and any other tax related documentation they prepare on your behalf, like 401(k) contributions. Since we’re into February now, should have gotten everything. If you are still missing documents, contact your employer and ask them to send you copies of whatever you need from them.

February 16: If you claim exemptions, this is the day when you will file a new W-4 for the tax year. If your employer hasn’t had you do this yet, ask them why.

If you are allowed to accept tips at work, you need to keep track of how much money you get in tips. If you get more than \$20 in tips during a month, you need to report that amount to your employer. The tips-reporting deadline happens near the middle of the month, usually on the 10th, 11th, or 12th.

Small Business Owners

Going into business for yourself is exciting! It also makes keeping a financial calendar super important. In addition to remembering the annual tax date, you also need to remember to pay

your quarterly taxes on time both at the state and the federal level. If you have employees, you will also have to remember to pay employment taxes on time. If you don't have employees but use independent contractors, you'll need to keep track of what you pay them and, if it is more than \$600, file and send their 1099's on time.

Here are some important dates you'll want to make sure you mark on your financial calendar:

January 31, April 30, July 31, October 31: Due dates for estimated tax payments.

January 31, February 28, March 31, April 30, July 31, October 31: Employment tax forms are due.

One of the great things about these dates is that they are not the **only** dates you can make your tax payments. If you want to, you can send in your estimated tax payments every week! You just have to make sure that, by the time these deadlines roll around you've paid in enough to cover the cost of that quarter's payment.

It's also important to mark down your Social Security and Medicare tax deposit due dates. These happen either on a monthly basis or a semi-weekly basis, depending on your income.

Writing due dates down helps to cement them in our brains. Not only that, but you can't be surprised by a sudden tax bill or other financial humdingers like often expensive winter holiday gift-giving season. So, tell us: what's your favorite way to keep a calendar? Do you have a day planner? Do you prefer to keep things analog? Or have you embraced a specific calendar app and its awesome notification settings?