



# Freedom Wealth Newsletter: MARCH 2021

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## FOLLOW THESE NOT-SO-SECRET SECRETS TO SUCCESS

A successful career takes hard work, but the secrets aren't very mysterious. You can reach your goals with focus and determination—and this advice from The Seattle Times:

- **Pick one positive quality to emphasize.** Assess your strengths and decide which one suits you best. People will associate you with your strongest ability and call on you when they need it.
- **Always have a plan B.** Not all of your plans will succeed. Although you've got to make your best effort, don't assume everything will go right. This will help you stay one step ahead of potential setbacks.
- **Be reliable.** Always finish what you commit to, without excuses. People want to depend on you, and when they know you're going to follow through, they'll call on you more often.
- **Act ethically.** When you're asked to do something unethical or dishonest, decline politely but firmly. Most people will back off in the face of a clear "no." If not, you may be in the wrong job or working with the wrong people.
- **Treat everyone with respect.** From the janitor to the CEO, show everyone the same degree of respect you expect for yourself. You never know whose assistance you'll need and being nice to people is a good investment in your future.
- **Don't be afraid to ask questions.** If something is unclear, ask for clarification. You'll get in more trouble for making mistakes due to misunderstanding an instruction than by asking questions up front.

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## TEENS WORRY ABOUT SAFETY

Being a teen is stressful, especially these days. As reported by Forbes, a nationwide survey, asked teenagers 16–17 what worries them. Here's some of what they found:

- 58% Said they only feel safe at home.
- Only 37% feel their school has a comprehensive emergency plan.
- 55% Worry about their physical and emotional safety today more than they did six months ago. In large cities, the figure is 75%.
- Just 55% of teens feel that their school leaders treat safety as a priority, and only 42% believe that schools are spending enough time and money to keep students safe.
- 35% feel least safe in school, compared to their home, after-school job, favorite restaurant, or church.



## ENSURE YOUR FINANCIAL SECURITY IN 2021

Most of us are feeling some financial anxiety after the past 12 months. Whatever happens for the rest of the year, we have to be ready for the ups and downs that are coming. The Business Insider website offers this advice for weathering the storms:

- **Review your budget.** It's a good idea once a year to look at how you're spending money on necessities like housing, food, transportation, and the like, comparing it to how much money you're bringing in. Target expenses you can eliminate, like buying lunch every day or unnecessary travel.
- **Set some financial goals.** Decide to put aside a certain amount of money each month, invest a certain dollar amount, or cut your spending by a specific figure. Be realistic about it. Track your progress. Over time, your financial situation will improve if you stick consistently to your plan.
- **Keep investing.** You don't have to invest a lot of money up front to make some solid gains in the long run. Work with a financial planner to determine what's best for you and your family and commit to investing on a regular basis and keeping your money there. You'll profit in the long term.



## HEALTH IN THE NEWS



### *Take a Gut Check for Better Health*

The stomach plays a crucial role in your overall health. The MBG Health website shares this advice from doctors, gastroenterologists, and dietitians on taking good care of your gut:

- **Eat a wide range of food.** Make sure to include plenty of fiber and plant-based foods in your meals and snacks. You don't have to eliminate gluten or grains unless you have an allergy—these foods are very good for the gut. Whole grains and vegetables like tomatoes and onions are good options for feeding the microbes down there.
- **Take a probiotic supplement.** Talk to your doctor or a gastroenterologist to determine which kind of supplement is right for you. Some support bacterial strains related to the immune system, others aid with digestive support and mood management. Your goal is to target specific needs as you increase bacterial diversity in your gut.
- **Manage stress.** Stress can disrupt your gut health. It can cause upset stomachs and digestive problems. Managing stress through exercise, meditation, mindfulness, and yoga can help keep your stomach operating efficiently and safely.
- **Get good sleep.** Lack of restful sleep can throw off your gut rhythm, disturbing the balance of bacteria and potentially disrupting your stomach lining. Prioritize sleep by creating a routine for bedtime.

### MONTHLY QUIZ

1. What is eaten traditionally in the UK the day before Ash Wednesday?	Pancakes
2. Who has more hair follicles, blondes or brunettes?	Blondes
3. What is the fastest land animal in the world?	Cheetah

### *Stay Safe in the Sky*

The country may be slowly beginning a return to normal, but a lot of us are still nervous about traveling by air. Flying requires an extra level of caution. The Los Angeles Times shares this advice for flying safely:

- **Look at seating policies.** Choose an airline that doesn't cram people right next to each other, and that takes mask precautions seriously. If necessary, consider buying a separate ticket for the seat next to you.
- **Mask up at the airport.** You'll be in long lines to check in and go through security. Don't relax your mask discipline. Keep your distance from other passengers on the jet bridge as you board.
- **Sanitize your seating area.** Wipe down armrests, the table in front of you, your seatbelt, and anything else you'll be touching during the flight. Point the air nozzle at your face so it blows particles away from you.
- **Eat carefully.** Some people remove their masks to eat or drink and then leave them off, even though they're supposed to put them back on. If you must eat or drink, wait until the people around you are finished before pushing your mask down, and pull it right back up between every bite or swallow. Sip beverages through a straw beneath your mask.



## TOOLS DISCOVERED FROM ANCIENT HUMANS

A collection of stone tools some two million years old has been unearthed by a team of archeologists and paleoanthropologists in Tanzania, the Sci-News website reports. The tools, used for chopping, were is covered along with fossilized plants and animal bones from wild cattle, hippos, pigs, panthers and more near Tanzania's Olduvai Gorge.

The tools belong to the oldest-known tool industry, the Oldowan, and were likely made by homo habilis. The area where they were found, known as Oldupai, underwent a series of geological, sedimentary, and plant changes over a relatively short period of time, and evidence indicates that the early humans adapted to these environmental shifts and returned to the location time and time again for local resources over a 200,000-year span.

No early human fossils were recovered at the site, but remains of homo habilis and another group, paranthropus, have been found at the Olduvai Gorge in recent years.

### DID YOU KNOW? Thanks [www.did-you-knows.com](http://www.did-you-knows.com) p27-28

- The average lifespan of a squirrel is 9 years.
- A platypus can eat its weight in worms every day.
- Fleas can accelerate 50 times faster than a space shuttle.
- Spiders have transparent blood.
- Mosquitoes prefer children to adults and blondes to brunettes.
- Only 4 out of 20,000 species of bees produce honey.
- March 14 is 'save a spider day'.
- All the people on Earth could fit into a 1 km cube.
- There are over 4,300 known species of lady bugs.
- A fly's reaction time is 30 milliseconds.
- Butterflies taste with their back feet.

## Irish Potato Bites

Irish potato Bites are miniature potato skins filled with cheese and corned beef. They make a delicious appetizer recipe for St. Patrick's Day!

### Ingredients

- 20 Red potatoes, small (golf ball size)
- 1/2 cup Corned beef
- 1/4 cup Cheddar cheese, shredded
- 1 tablespoon Butter, melted
- 1/8 teaspoon Salt
- Sour cream, (optional)

Fill a large pot with water and bring it to a boil. Add potatoes and boil until they are fork tender. Preheat oven to 400°F.

Once potatoes are cooked and have cooled cut each one in half and cut a small slice off of the rounded end so the potato can sit up.

Scoop out the inside of each potato half saving the potato insides in a bowl.

Add cheese, corned beef, butter to the bowl with the saved potato insides.

Salt mixture to taste. Also sprinkle some salt over the potato halves.

Scoop mixture into potato halves and then place them on a baking sheet.

Place baking sheet in oven for 10 minutes.

Remove from oven and serve with a dollop of sour cream.



**REFERRAL CORNER** I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone and we always love to have new people become part of our inner circle of friends and family.