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## Time to Spring Clean Your Accounts

April 30, 2018

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Springtime often requires some financial spring cleaning. This is the best time to ensure your accounts are up to date and secure. Here are 3 tips to help keep your finances safe and sound:

### **1. Update your beneficiaries listing.**

In the United States, unclaimed payouts from policies such as life insurance are vast. In fact, life insurance companies hold at least \$7.4 billion in unclaimed benefits that should go to beneficiaries.<sup>1</sup> But many Americans are forgetting to keep their beneficiary details updated; as a result, large amounts of money go unpaid. Each stage of life brings changes, such as new family members and new marriages. As you grow older, updating your beneficiary listings is essential so you're able to pay out the money you've invested to your loved ones.<sup>2</sup>

### **2. Make sure your accounts are still active.**

For some people, out of sight means out of mind, which makes examining the status of your accounts to see if they're still active easy to overlook. Check account details such as changes in automatic payment drafts or overlooked bills that may lead to a policy cancellation.<sup>3</sup>

### **3. Address any changes to your financial goals.**

Changes in your life inevitably translate into changes to your financial goals. Goal-based financial planning can be an important tool for making sure that the financial strategies you use align with your life vision. As details such as your marital status, children, and retirement needs evolve, the financial priorities you must address will as well.<sup>4</sup> If you experienced any significant life changes in the past few months or year, revisit your financial goals to help you stay on track.

Making periodic reviews of your accounts a priority may improve the prospects for a bright and healthy financial future.

If you would like to revisit your account details, please feel free to contact us at any time.

A banner with a warm, golden-brown background. On the left, the text "QUOTE OF THE WEEK" is written in a serif font. On the right, there is a close-up image of a fountain pen nib and a small icon of a pen nib.

QUOTE OF THE WEEK

*“People who are crazy enough to think they can change the world are the ones who do.”*

— Rob Siltanen

## Pork Ragu Rigatoni



Serves 6

### Ingredients:

1 batch classic pasta dough  
Kosher salt  
Pepper  
2 tablespoons olive oil  
1 large clove garlic, finely chopped  
1½ pounds ground pork  
1 (6-ounce) can tomato paste  
1 cup dry white wine  
½ cup flat-leaf parsley, roughly chopped  
Shaved ricotta salata, for serving

### Directions:

1. Use a rigatoni dial from a pasta press as directed to prepare pasta dough and tubular shapes.
2. Boil water in a large pot. Add 1 tablespoon of salt.
3. At the same time, heat oil and garlic on medium heat for 30 seconds in a large skillet.
4. Add pork into the skillet. Season with ¼ teaspoon each of salt and pepper.
5. Cook while breaking up pork into pieces until it is no longer pink, 5-6 minutes.
6. Mix in tomato paste and stir, 2 minutes.
7. Add wine. Simmer until the smell of wine disappears, 5 minutes.
8. Add parsley.
9. As pork continues to cook, cook pasta until it is firm, 4-6 minutes.
10. Drain pasta. Toss together with ragu. Top with ricotta salata if desired.

Recipe adapted from Good Housekeeping<sup>5</sup>



## Where's My Refund?

You filed your taxes. Now you're waiting and wondering: When do I get my tax refund check?

The IRS provides taxpayers with the [Where's My Refund?](#) app to help track the status of their refunds. Taxpayers will need their Social Security numbers, their filing status, and the exact dollar amount of their refunds.

Tax filers may start tracking the status of their returns within 24 hours after receiving notice from the IRS that their e-filed returns were received, or four weeks following the filing of their paper return.

The agency's tracker shows progress of the return in 3 stages: The IRS receives the tax filing, approves it, and sends the return. It updates the app once every 24 hours. Frequent viewing of the app will not generate live status updates.

Taxpayers who file amended returns may track their refund statuses at: [Where's My Amended Return?](#)

The IRS generally sends most refunds within 21 days.

\* This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Tip adapted from IRS.gov<sup>6</sup>



## How to Completely Overhaul Your Putt

The putter, the smallest of clubs, is only used on the green after you've been able to get the ball near the hole. But those seemingly short, simple shots with the simple putter are often the cause of the greatest golfing grief.

How can you overhaul your putting skills to make your time on the green more productive and satisfying?

Here are 4 tips for creating a deeper relationship with your putter and a more enduring experience on the short grass:

1. **Fire your putter.** If you and your putter frequently have rather cantankerous exchanges, try tossing the old stick. Check out the alternatives: a center shaft, a mallet, or a heel-shafted putter. Go to a shop and get measured for a better fit. The union of you and your old putter is not till death do us part.
2. **Seek putter counseling.** Maybe, just maybe, it's not your putter that's the problem. You think maybe it's you? Go see a pro to analyze the mechanics of your putting. Are you doing something fundamentally wrong? Your shoulders provide the putter punch, not your hand or wrist action. Try using your sand wedge to reinforce your putting skills.
3. **Get a grip.** Did you ever think it could be your grip? Try holding your putter differently. How about flipping the locations of your right and left hands? Sometimes just changing your grip rewires your brain and leads to more sinking balls.
4. **Turn off the left brain.** We're talking art. Many golfers fall into the trap of overanalyzing their putts, trying to incorporate principles of geometry, calculus, physics, meteorology, even astronomy. All that science sometimes makes for some very sad putts. Putt like a kid. Don't give it any thought. Be outrageous. Carefree. You may even skip if you feel so inclined.

Tip adapted from Golf Digest<sup>7</sup>



### Strengthen Weak or Injured Knees

Taking a knee is more than a political statement. Strong, functional knees make walking, running, and moving around easier. You can incorporate knee-strengthening exercises into your routine. If your doctor gives you the green light, here are 6 exercises to help put the hop and the skip back in your step:

1. **Warm Up:** Ride a stationary bike, take a walk, or do some wall push-ups.
2. **Straight Leg Raises:** Lie on your back on the floor. Bend one leg and raise the other leg to the height of the raised knee. Do 3 sets of 10-15 repetitions.
3. **Hamstring Curls:** Lie on your stomach. Raise your heels slowly as close to your butt as possible. Do 3 sets of 10-15 repetitions.
4. **Prone Leg Raises:** Lie on your stomach. Keep your legs straight. Lift one leg upward. Hold 3-5 seconds. Do 10-15 repetitions. Then do the other leg.
5. **Wall Squats:** Keep your feet on the floor, shoulder length apart. Lean your back against the wall. Bend your knees slowly while keeping your back and pelvis

against the wall. Hold for 5-10 seconds. Try to hold the seat position a few seconds longer each time. Repeat.

6. **Calf Raises:** While standing, face the back of a chair or other sturdy support. Slowly raise your heels. You can also do this with your heels hanging off a step or a raised platform. Do 3 sets of 10-15 repetitions.

Exercise should never cause you pain. But sore muscles after a good workout is a good sign.

Material adapted from WebMD<sup>8</sup>



### **Skip Meat Once a Week**

You don't have to become a vegetarian to help save the planet. But going without meat once a week can have an impact.

Here are some meaty facts about what it takes to get that big, juicy burger to your plate:

- It takes 1,850 gallons of water to produce a burger. Most of that water is used to grow grain to feed cattle.
- Cattle ranchers frequently clear large swaths of tropical forests for pastures.
- Ranching has led to 60% of the Amazon's deforestation.
- Two football fields of rainforest are destroyed to produce one head of cattle.

At least 100 billion gallons of water would be saved if every American refrained from meat for 1 day.

Tip adapted from Conservation International<sup>9</sup>

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<sup>1</sup> <https://www.nerdwallet.com/blog/insurance/life-insurance-company-owes-money/>

<sup>2</sup> <https://www.investopedia.com/retirement/importance-updating-retirement-account-beneficiaries/>

<sup>3</sup> <https://www.forbes.com/sites/timmaurer/2017/04/11/financial-spring-cleaning-life-insurance-audit/#4a3adeb6100e>

<sup>4</sup> <http://www.investopedia.com/advisor-network/articles/012517/6-reasons-update-your-financial-strategy-now/>

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<sup>5</sup> <http://www.goodhousekeeping.com/food-recipes/a47964/pork-ragu-rigatoni-recipe/>

<sup>6</sup> <https://www.irs.gov/newsroom/check-status-of-a-tax-refund-in-minutes-using-where-my-refund>

<sup>7</sup> <https://www.golfdigest.com/story/4-ways-to-reboot-your-putting>

<sup>8</sup> <https://www.webmd.com/pain-management/knee-pain/injury-knee-pain-16/slideshow-knee-exercises>

<sup>9</sup> <https://www.conservation.org/pages/tips-to-live-green.aspx>

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