

There is more to life than that green stuff called MONEY



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Life is short, uncertain and a blessing

Life is many things. It goes by fast, the Bible says but a vapor. It is uncertain. Man does not know what a day will bring. It is a gift from God. No of us control the flow our oxygen and how long it will last. Are you living today like it is your last? Your will never get this day again the rest of your life. That is what I tell myself each morning. Here are 7 things that have helped me each day.

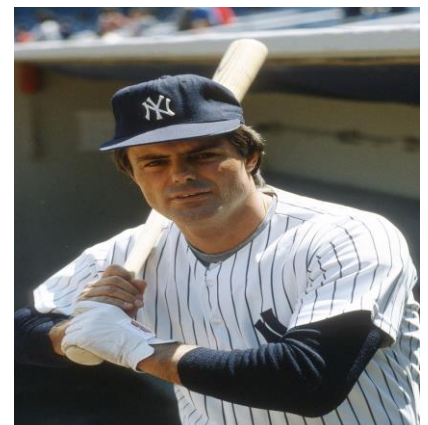
1. **Life is about helping people** – one of the hardest things for any person to learn is life is not about me. Life is about helping others.
2. **Relationships are critical** – none of us can get through life alone. None of us have all the answers to all the questions. We need others and others need us.
3. **The only silver bullet is Jesus** – Jesus says I am the way, the truth and the life. No one goes to the Father but by me. Other than that truth we must know one shoe does not fit all. We are all made uniquely and that is okay. If we were all alike we would all go crazy.
4. **Learn each day** – never stop reading, learning and growing. I have always said if I am the smartest person in the room then I will never learn anything.
5. **Plan tomorrow but live today like it is your last** – Fran Tarkenton calls it a sense of desperation. You have to live with an excitement of life and actually show the Lord you appreciate the day he gave you.
6. **Outwork everyone** – two of the greatest compliments I have ever received is 1. I was told I wanted to win more than any other player 2. I got the most out of my athletic ability. Embrace don't complain about your circumstances, make the most of them.
7. **It is okay to fail.** If I succeed 100% of the time then I am not pushing myself to higher limits. Failure means I am growing and learning. I tell players all the time, it is okay to fail just don't fail at the same thing constantly. Learn from the failure, grow from it and go fail at some higher goal next time.

These thoughts have no age limit. As long as you have breathe you have a purpose in this world. Find your purpose. Go make the most of today!

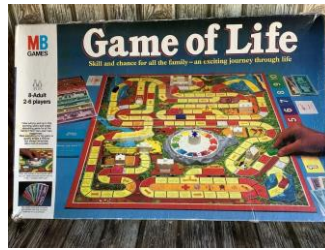


Facial hair in the Bronx?

For the first time in several years the New York Yankees are allowing their players to have facial hair as long as it is well groomed. Former Yankees manager and player, Lou Piniella, once asked Yankees owner George Steinbrenner if Jesus had facial hair why can't we? Steinbrenner told Piniella if you can go over there and walk on water I will let you wear facial hair. Needless to say Lou went and did his daily shave.



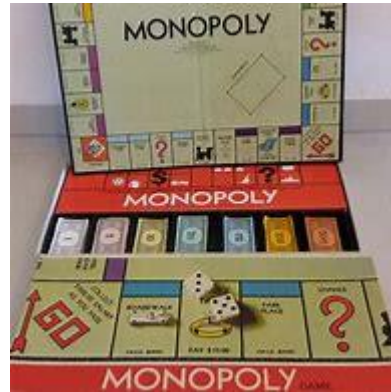
Remember when?



IRA – RMD's

You have until April 15, 2025 to make IRA contributions for the 2024 tax year. Traditional / Roth IRA contribution limits are \$7,000 and for those folks over 50 \$8,000. Other retirement plans such as 401ks, SEP, SIMPLE allow you to contribute a much larger amount.

The required minimum distribution age (RMD) for IRA owners is age 73.



How is your bracket doing?

My Final 8

Michigan over Michigan State
Florida over St. John's
Duke over Alabama
Tennessee over Houston

Final 4

Florida over Michigan
Duke over Tennessee

Final

Florida over Duke

Current Interest Rates

Have a CD renewing? Money in savings making very little interest?

2 year fixed rate 4.70%

3 year fixed rate 5.50%

5 year fixed rate 5.60%

7 year fixed rate 5.95%

**Interest rates vary among companies—minimum amounts required and can vary among companies. Rates are not guaranteed to last—Please call my office to verify rates and minimum amount requirements.

If there is a time you can't reach me you can always contact my assistant Becky Dalglish at 540-992-3337 for help with account information or service work.



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