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# Good News

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## Tax time: Go for the refund, or no?

If you get a refund come tax time, it means one thing: you had too much money withheld from your paycheck throughout the year and you gave the government an interest-free loan.

Not that that's a bad thing. The debate will surely rage on about whether it's a good idea to set yourself up for a refund, with many experts loudly proclaiming it a bad idea. Recent surveys say Americans love getting their tax refund and about 32 percent depend on it to pay regular bills.

Regardless, the average taxpayer received a refund of roughly \$3,000 each of the last few years, according to NerdWallet. If you're one of the many people who look forward to that windfall every April, here are some ideas to be fiscally smart when your money comes back around to you:

- \* Pay off debt or pay down high-interest credit cards. In the survey by Credit Karma, one-in-four people said they would do that. Half of that group was targeting credit card debt. One good money policy: Consider how much interest you pay during the year. Would having less money withheld pay off the debt sooner?

- \* Add funds to your emergency account. According to Credit Karma, about 30 percent of taxpayers planned to save their refund and half of those planned to put it into emergency savings.

- \* Invest it. From NerdWallet: A taxpayer who received a \$3,000 refund in 2010, invested it and earned a 6% average annualized return would have more than \$5,000 in that investment today. If they did the same for each of the past 10 years, they'd have more than \$47,000 today.

- \* Put it toward retirement. Whether that's your 401(k) or some version of an IRA, you can use the refund in a tax-free investment for your golden years.

- \* Put it toward an education fund or a 529 plan, each of which offers tax benefits as well. (Always consult your CPA.)

- \* Buy life insurance.

- \* Donate to your favorite charity.



### Gardening Hazard

Before you start digging in the garden and working on fences this summer, there is one danger you might consider: Tetanus.

The Tetanus bacteria lives in the soil and enters the body through breaks in the skin.

Before you start gardening this season, make sure your tetanus, diphtheria, and pertussis (Tdap) vaccination is up-to-date. Medicare prescription drug coverage (Part D) generally covers shots needed to prevent illness.

Use a good set of gardening gloves, which can help lower the risk for cuts.



## Coronavirus and investments: Don't worry, be happy

The stock market tanked in historic drops this year on news of the coronavirus Covid-19. It also recovered in historic increases. And dropped. And recovered.

Dizzy yet?

Investment experts say ignore the headlines. Nm The market won't stay down.

### Long-term investors need not worry

Those with a 401(K) or IRA are probably still doing well compared to the same time last year or even the year before. If you have some time before retirement, take a deep breath. You made a lot of money in the last three years, and you are probably still ahead.

### Don't let bad news make you sell good stocks

Headline risk. That's what stock advisers call short-term bad news that panics some investors into selling.

### Don't panic.

Apple, for example, was selling for around \$146 in 2018 but soared to more than \$330 before the virus crisis. During the crisis, it dipped to around \$220. But, even though in the short run, sales will be slower and the supply

#### Across

1. \_\_\_ and span
5. Parting words
9. Cover up
10. Rant
11. "\_\_\_ Flanders"
12. On the safe side, at sea
13. Some jokes
15. Lend a hand
16. Pocket pistol
22. Soothing succulent
23. Eagle's nest
24. Stretched
25. Large butte
26. Myrmecologist's study
27. Squeaks (out)

#### Down

1. Jerk
2. Subatomic particle
3. Not being used
4. Minibars
5. Subject of a trademark
6. Brown rival
7. Always
8. Understands
14. Sundial number
16. Computer info
17. Brio

## Fool's Errand

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

18. Beat badly
19. Nerd
20. Gaelic tongue
21. Scandinavian rugs

S	E	K	E		S	T	N	A
V	S	E	M		T	U	T	A
Y	R	A	E		E	L	O	A
R	E	R	I		R	R	I	D
			D		A	I		
S	R	E	N		L	I	N	O
E	E	A	L		L	L	O	M
E	V	R	A		E	I	D	H
S	E	B	Y		C	P	I	S

The headline is a clue to the answer in the diagonal.

chains crazy, it's still Apple. Still a great company to own.

### Opportunities arise

Plus, in the meantime, as stock prices sink, buying opportunities rise. Buy the bargain. A short-term crisis offers lots of buying opportunities.

One caution from Market Watch: Don't try to guess when the market will be lowest. No one can. Buy when the bargain seems good.

It might be time to look at your portfolio and consider rebalancing your ratio of stocks to bonds, according to Market Watch.



"They're not the tastiest, so try hiding them in a piece of cheese before you take them."





## Easter April 12: Make an Easter bonnet

You need two main things for an Easter bonnet: Creativity and a place to show it off.

On the creative part, start with a straw hat with a nice size brim, and end with flowers. What's in between is up to you.

You'll need some good fabric for a ribbon, craft glue, and a scissors. You can use felt to cover your hat, if you wish.

Paper confetti or Easter grass can make a nice nest on your hat. Plastic eggs, flowers, chicks and bunnies -- are all good decorations.

Cotton balls can be used to make flowers or even little bunnies.

Lastly you need a place to show it off.

- Host a Easter bonnet card party.
- Start a parade.
- Gather your friends, go to the park on Easter, and wave at traffic.
- Wear one to church.
- Invite the granddaughters over to make a hat then take everyone to the park.

### ***Know NOTHING about investing? Try these three platforms to learn and grow money***

You might have heard about the big stock market gains during the last two years. You might have seen folks gossiping about their fabulous 401(k) accounts.

But maybe you just don't have much to spend and don't know anything about investing in the first place.

First, if you have a 401(k) stop reading and put everything you can into it every single month, and never take it out.

Ok, great. Now here is a way to use spare change; try these apps.

**Acorns:** \$5 minimum deposit. This platform invests your small change. Acorns is kind of like a change jar, but it just takes the change from debit card transactions, the ones you would have put in the jar. It does this by rounding up totals to the next dollar. So, \$15.50, gets you a half buck in an investment account of Vanguard ETFs. Great for beginners because it

automatically gives you some investments and gives you a chance to throw in \$5 automatically each month. The company will automatically give you little pinches of companies like Apple.

**Stash:** \$5 minimum deposit.

Gives you the option of choosing portfolios of sectors you think will make money (Internet Titans!) or causes (Combat Carbon!), according to medium.com. Beware! Medium writer Alex White, in 2018, invested in his favorite causes and lost 5.5%. But he did make 1900% on the next platform.

**Robinhood:** No minimum investment and it advertises that you get a free stock. Maybe like Facebook, which hovers around \$200, or Apple, around \$300. There is a chance of that, but there is more of a chance you get a \$3 stock you never heard of. Hey, it is still a stock and it will

be fun to follow it.

Look up your free stock. Note the price, what exchange it is on (like the Dow), read about the company, and already you are a stock trader. You can watch the stock, buy more, if you want, and you might enjoy owning your slice of that company. Sell (but not at a loss!) as soon as you want to invest that \$3 somewhere else.

You can fund your Robinhood account with whatever you can afford. It's not like you are risking your retirement at \$3 a pop, but win or lose, you learn something and maybe make money.

Robinhood gives you lots of tips on buying stocks. You can learn a lot and use their tools to study up on the subject while following your stocks - even if they aren't big ones.

## Lenten breakfast: Uova in purgatorio

As a Lenten dish, Eggs in Purgatory (uova in purgatorio) makes perfect sense since it has no meat and you can make purgatory as mild or as hot and spicy as you want!

The dish is nothing more than eggs poached in a tomato sauce -- making it a favorite in Italy -- but it really transcends cultures.

In Muslim countries, it is called Shaksuka, often made with lamb and feta. In Israel you'll find it for dinner with lovely challah bread. There is even a version made with kosher Spam. In Mexico, Huevos Rancheros are generally made with fried eggs with a spicy tomato salsa.

The one thing you really need with this recipe is a crusty bread for dipping. Sliced and toasted French bread works well.

Once the eggs are finished, use a soup ladle to dish out a generous portion on to plates.

### Super-easy, but a heresy

Here's one idea for the dish, which will be a Lenten heresy to purists, but it is very fast and tasty.

Use olive oil to warm in pan. Mix pasta sauce (without meat, if you are doing Lent) with your favorite salsa, in whatever proportion you prefer. Unlike the proper recipes, you don't have to saute onions, peppers or other ingredients. Simply warm up the sauce in medium low heat (preferably in an iron skillet) until it is hot and shimmery. Then make openings for your eggs. Most important, cover the pan so the eggs poach slowly and thoroughly. Cook 2 or 3 minutes for runny yolks.

Add chopped parsley on top for a colorful presentation.

### The proper way

Many variations on this dish add all sorts of ingredients.

The New York Times recommends browning garlic, red pepper flakes, and (optional) anchovies in the pan, then adding a can of diced tomatoes and a basil sprig. Mash down tomatoes and cook slowly until it becomes a thicker sauce. Add salt and butter and stir in Parmesan.

Bon Appetit recommends using 20 ounces of cherry tomatoes, slightly smashed during cooking, for a three-dimensional look.

Some recipes advise adding greens to

For a more Middle Eastern flair, add

Many recipes for Shaksuka offer some



the sauce.  
peppers, sweet paprika, and cumin.  
wonderful variations.