

NEWS You Can Use

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The mischievous Irish Leprechaun is a favorite feature of St. Patrick's Day legends and traditions.

Standing 2-3 feet tall, these devious characters can live hundreds of years, are highly intelligent and elusive. In the mythical family of Faerie folk, or 'wee folk,' leprechauns were believed to inhabit Ireland before the arrival of the Celts. They are considered true natives of Ireland, descended from Irish royalty.

Well-known for their love of Irish music and traditional dance, they are expert musicians, playing the tin whistle, the fiddle, Bodhrán, and the Irish harp. They are

also skilled shoemakers, with a constant need for fresh shoes as they wear out due to their love of dancing.

These creatures can only be found in rural Ireland, away from the general population. They inhabit underground caves with entrances disguised as rabbit holes or hidden in the hollow trunks of Fairy trees.

If you can catch a Leprechaun, he'll grant you 3 wishes to be released, but making the wrong wish could result in a lifetime of bad luck. They're quick, smart, and have magical powers to vanish into thin air.

yourirish.com/folklore/legend-of-leprechauns



Spring Checklist: Home Maintenance



When the threat of winter storms has passed, check your home for damage and make any necessary repairs, and get your home and garden ready for the summer ahead.

Clean Gutters and Downspouts

After the last frost, have gutters and downspouts cleaned and repaired early in the season to prevent damage from spring rains.

Check for Termites

From March through May or June, check your woodwork for winged ants flying in and out of holes. They may be termites, which swarm in the spring.

Service your Air-conditioner

Keep your cooling system running as efficiently as possible, change the filters at least once each season, and get professional service before summer starts.

familyhandyman.com/article/your-spring-home-maintenance-checklist

Classic Potato Leek Soup

Leeks add a fresh, delicate flavor to early spring dishes.

Leeks are rich in the antioxidants called flavonoids, especially kaempferol. Leeks are fiber rich and also contain Vitamin K, Manganese, Copper, Folate, Iron, Vitamin C, and Vitamin B6.

Leeks are grown in trenches that are filled with dirt as the plant matures to keep the bulbs tender and white, but as a consequence dirt will collect between the layers of the plant. Clean leeks carefully to avoid getting dirt in your food. Cut off the root, slice the leek vertically, and hold it under running water. After chopping crosswise, place in a bowl of cold water and agitate to dislodge any remaining dirt. Then scoop out the leeks with a sieve or slotted spoon.

Enjoy leeks cooked or raw, added to a variety of recipes: Thinly sliced leeks can be used raw as a salad topping, sprinkled over salmon filets, or



added to mixed vegetables before oven roasting. Leeks can season beans, soups, and stews.

Classic Potato Leek Soup

3 large leeks - 3 cups, chopped
2 tablespoons butter
4 cups chicken broth
2 pounds potatoes peeled, diced into 1/2-inch pieces
1 tsp sea salt, or to taste
Pinch dried marjoram
2 sprigs fresh thyme, or 1/2 teaspoon dried thyme
1/4 cup chopped fresh parsley
pepper to taste

Sautee chopped leeks in butter, then add diced potatoes, stock, and herbs. Simmer until the potatoes are done, about 20 minutes. Purée the soup using an immersion or traditional blender to get a creamy consistency. Garnish with parsley. Season with tabasco for a little kick.

webmd.com/diet/health-benefits-leeks

www.simplyrecipes.com/recipes/potato-leek-soup/

2021 Fraud Trends Show Increased Loss and Rise of Investment Scams



Fraud.org's 2021 Scams Report showed fewer reports compared to 2020, but the median losses hit a 10-year high.

Sweepstakes scams topped the list at 35% of all reports with a median loss of \$795. The scam involves a victim receiving notice of a prize or reward, but in order to claim it, they must first send money. Victims are asked for more payments before being able to claim their reward and the cycle continues.

Investment fraud at 3% was the fastest growing category, with complaints more than doubling from 2020, possibly due to the increasing interest in cryptocurrencies. Median losses were \$1,750.

Fraudulent offers of grants or scholarships grew almost 25 percent from 2020, with median loss of \$1,000. This fraud carries a double penalty: victims not only reveal personal information to fraudsters but also pay the false application fee.

fraud.org/2021_topscams

Ukraine Conflict Could Increase Inflationary Pressures on Food and Energy

As conflict escalates between Ukraine and Russia, the energy and food export markets may tighten, creating increased inflationary pressure worldwide in these market sectors.

Producers in Europe fear the Ukraine crisis may result in rising prices of processed food items such as bread, baked goods and beer that may be passed on to end

consumers. Disrupted Ukraine exports could amplify the already tight supply chain issues and increased costs in global grain markets, affecting global food supplies for key commodities like vegetable oils, corn, and wheat, which are all used extensively worldwide in processed foods.^{1,2}

Fewer grain supplies from Ukraine would hit global food prices. Decreases in Russian exports of nitrogen, phosphorus and potash could increase prices worldwide.

Inflation pressures will be intensified, with sustained energy price increases that could come into play due to Russian sanctions or disruptions of natural gas flows into Europe.

Russia and Ukraine together make up nearly a third of global wheat exports. The two



countries are also important fertiliser producers. Ukraine is called the breadbasket of Europe, ranking first place in terms of arable land area, able to meet the food needs of 600 million people. It is the world's leading exporter of sunflower oil and accounts for 12% of global wheat exports, 16% of corn and 18% of barley.

1- foodnavigator.com/Article/2022/02/11/kellogg-s-warns-of-price-hikes-to-offset-bottom-line-already-battered-by-record-inflation-and-supply-side-disruption

2- foodnavigator.com/Article/2022/02/25/Why-the-Ukraine-conflict-could-spark-dangerous-times-for-food-prices-and-food-security

It Happened In ...



March 5, 1933 – President Franklin D. Roosevelt proclaimed a four-day "Bank Holiday" to prevent runs on the bank which would have potentially collapsed the American banking system.

March 10, 1862 – The first U.S. government-issued \$5, \$10 and \$20 paper bills entered into circulation.

March 19, 1848 – Wyatt Earp, a legendary lawman and gunfighter in the Wild West, was born in Monmouth, Illinois. Best known for the shootout at the O.K. Corral in 1881, where he and his brothers fought and defeated the Ike Clanton gang.

March 28, 1979 – The Three Mile Island nuclear power plant near Harrisburg, Pennsylvania experienced failure of a cooling valve that caused uranium in the reactor core to overheat, releasing radioactive steam into the atmosphere.

<http://www.historyplace.com/specials/calendar/march.htm>

Multi-Year Guarantee Annuities

Get a guaranteed interest rate with this tax-deferred investment strategy.

Multi-year Guaranteed Annuities (MYGAs) are fixed annuities that promise a set rate of return for a period of years. When the time is up, you can either cash in the accumulated value or roll it over into a new MYGA tax-free if you don't yet need the funds.

MYGAs are sometimes called CD-type annuities because they are structured similarly to bank Certificates of Deposit (CDs). Both products offer compounding interest at a guaranteed rate for a number of years. They are considered low-risk, as your principal is protected from any market downturn. If you have designated a beneficiary, both can bypass probate and transfer directly to that beneficiary on your death.

In the unlikely event that your provider became unable to fulfill your contract, both types of investment are guaranteed up to a certain amount. A MYGA is covered by the State Insurance Guarantee Association (SIGA) for the state in which the contract was issued. The amount of this

coverage varies by state, but typically ranges between \$100,000 and \$500,000 per contract. A CD issued by a traditional bank is backed by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per account.

But MYGAs and CDs have key differences tax-wise. MYGAs are considered a retirement vehicle by the IRS, so whether they are funded with pre-tax or after-tax dollars, they offer tax-deferred growth and are only taxed as the money is distributed. CD income, in comparison, is taxed every year.

A MYGA can include an option to be paid out as a lifetime regular income stream, providing a secure retirement income and the peace of mind that comes with it.



www.blueprintincome.com/resources/fix-ed-annuities/

ameriprise.com/financial-goals-priorities/taxes/how-are-annuities-taxed/ssa.gov/OACT/TRSUM/index.html

thetreet.com/annuityman/annuity-man-articles/what-is-a-multi-year-guarantee-annuity-myga