

**The most recent law regarding Daylight Saving Time** was passed by President George W. Bush in 2005 and took effect in 2007. It extended DST by four weeks so it would begin in March and end in November. Don't forget to "spring forward" one hour on March 13.



Financial

## Freshen Up Your Finances



SPRING IS USUALLY the time when we get the urge to clean up around the house. But this can also be a good time to turn your attention toward your finances. Could they use some "spring cleaning" as well? With a little creativity, you can have more cash in your pocket and fewer financial worries. Consider the following strategies:

- Like it or not, you really need a budget. This gives you a realistic view of where your money is going, and you'll be able to plan for larger expenses. To get a clearer view of your spending, consider jotting down incidental expenses in a small notebook or using a smartphone app to track your purchases. You might be surprised at how your money is being spent.
- For a lot of people, groceries are the week's biggest expense. Shop with a list and try to stick to it. Impulse purchases add up.
- Need some new clothes? Consider visiting your local consignment shop instead of the mall. You can often find gently used name-brand clothes at drastically reduced prices.

- The library is a great place to find current best sellers, movies and more instead of buying them outright or taking your whole family to the theater. You'll also find free entertainment, such as children's programming and educational workshops.

Additionally, if your credit needs some sprucing up, the first step is to make a list of all your current credit cards and their corresponding interest rates. Cut up all but the one with the lowest rate. Work into your budget a way to pay off your credit card debt as quickly as possible, since interest rates add up quickly.

Finally, it's important to put some money into savings. Experts recommend that you keep at least three month's salary in an account that's accessible. That's often easier said than done! To get started, define your savings goal, whether it's a financial cushion, education, retirement or a large purchase. Automatic paycheck deductions can make saving for a rainy day even easier.

Healthy Living

## Log Off to Unplug

COUNTLESS STUDIES HAVE SHOWN that getting a good night's sleep improves a number of health factors, such as reducing your risk for developing a chronic condition such as diabetes or heart disease. Now a recent report has shown that social media may be keeping you from getting the rest your body needs.

Research conducted at the University of Pittsburgh School of Medicine found that young adults who spent more time on social media were also more likely to have trouble with sleep.

To increase your chance of getting a good night's sleep, be sure to refrain from using electronic devices with screens for 30 to 60 minutes before bed. It's also a good idea to log off your social media accounts and shut down unneeded electronic devices in the bedroom to prevent other sleep problems.

“I love spring anywhere, but if I could choose  
I would always greet it in a garden.”

– Ruth Stout

## A Recipe for Better Nutrition

ANY TIME IS a great time to start eating better, but March is an especially good month to make a commitment toward better nutrition because it's National Nutrition Month. Spearheaded by the Academy of Nutrition and Dietetics, the campaign focuses on making informed food choices and developing sound eating and physical activity habits.

Indeed, healthy food choices may be on your mind since the release of the new “Dietary Guidelines for Americans” earlier this year. The new guidelines are designed to help us eat healthier through an improved combination of food and drink. Among the five key points of the new guidelines are:

**1. Follow a healthy eating pattern across the lifespan.** Know that all food and beverage choices matter. Choose a healthy eating pattern at an appropriate calorie level to help reach and maintain a healthy body weight, make sure you get needed nutrients, and reduce disease risks.

**2. Focus on variety, nutrient density and amount.** To get proper nutrients without eating too many calories, eat a variety of foods that are high in healthy nutrients across all food groups.

**3. Limit calories from added sugars and saturated fats, and reduce sodium intake.** Limit foods and beverages that are high in added sugars, saturated fats and sodium.

**4. Shift to healthier food and beverage choices.** Consider cultural and personal preferences to make these shifts easier to accomplish and maintain.

**5. Support healthy eating patterns for all.** Everyone has a role in helping to create and support



healthy eating patterns, from home to school to work to communities. Think of ways you can help others eat healthy!

One of the biggest takeaways from the new guidelines is to limit sugar intake. While most people won't find this surprising, many people are still eating too much sugar — and research continues to show that sugar can contribute to chronic health issues, especially diabetes and heart disease.

Another way to make the new dietary guidelines a way of life is to embrace the idea of food diversity. So, for instance, instead of cutting out red meat altogether, look for other protein sources such as fish that can be integrated into your diet. Get started with the recipe for fish braised in green curry, at right!

## From the Sea's Bounty

Both fish and shellfish, referred to as “seafood,” are nutrient-rich protein foods that have been associated with reduced heart disease risk. In addition, seafood contains Omega-3 fatty acids, which offer a full range of health benefits. Try adding fish to the menu this week with the below recipe!

### Fish Braised in Green Curry with Potatoes

#### Ingredients:

- 1.5 pounds fish fillets (flounder, salmon or other mild fish)
- Coarsely ground black pepper, to taste
- 1 tablespoon olive oil
- 1 can (15 ounces) sliced potatoes, drained
- 1 can (14½ ounces) low-sodium chicken broth
- 1 teaspoon chopped garlic
- 1 cup canned, light coconut milk
- 2 teaspoons canned Thai green curry paste
- 2 tablespoons chopped parsley, optional

#### Directions:

1. Season fish fillets with pepper.
2. Heat oil in a large skillet and brown fish on both sides.
3. Add potatoes, broth and garlic to the skillet. Simmer until the fish flakes with gentle pressure and internal temperature registers 145°F on a food thermometer, about 5 minutes.
4. Transfer fish and potatoes to a warm platter.
5. Over high heat, reduce liquid in the pan by about half.
6. Stir in coconut milk and curry paste.
7. Simmer until lightly thickened.
8. Stir in parsley and pour over fish and potatoes.

Per serving (serves 4): 310 calories, 10g total fat (4g saturated fat), 0g trans fat, 85 mg cholesterol, 410mg sodium, 19g total carbohydrates (3g fiber, 2g sugars), 38g protein

Source: USDA