



WINTER 2023 NEWSLETTER

CELEBRATE

Will you be celebrating "National Squirrel Appreciation Day, January 21? How about "World Nutella Day" on February 5?

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SHRED

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VACATIONS

Vacations are expensive. There is no denying that, but there are some ways to save some money on the front end.

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AN UPDATE FROM KEVIN ORSINGER

Welcome 2023 – Orsinger Investment Group, Inc. hopes everyone had the best holidays and got to spend and enjoy time with family and loved ones.

As we look to the start of a New Year, we want you to know that each client of ours is appreciated.

We want to thank you for your trust in us and know that we will continue to serve you in the best way possible and continue to strive to meet your needs with your life changes and the constant fluctuations in the Financial Industry and Markets.

We hope you enjoy our Newsletter for the 1st quarter of 2023.

A CELEBRATION FOR EVERYTHING

National Squirrel Appreciation Day, January 21

If you haven't already been appreciating your local squirrels, you need to on this day. Set out that squirrel feeder and stock it up with corn. Watch them eat only the soft and tender tips of the corn kernel, then watch as they chuck that kernel to the ground and grab a new one. They are VERY entertaining!



World Nutella Day, February 5

You're not alone if you think this day is COMPLETELY warranted. This is not just a national day, it's a WORLD Day! The delicious blend of hazelnut and cocoa in a creamy spread tastes perfect on ANYTHING. Honestly though, it tastes great eating with a spoon right out of the jar. If you've never experienced this delightful elixir, then today is your day to buy one. On second thought...you should buy a few. You'll need them.

National Sleep Day, March 18

Are you feeling sleepy? Do you need a little cat nap? March 18 is a Saturday. If you're lucky, you have the entire day off to celebrate this holiday to its maximum! Simply getting enough sleep can do wonders for your mental health. Grab your favorite pillow. Curl up in that fuzzy blanket and turn the body off for a while. Get some sleep!



IT'S TIME TO CHECK YOUR BANK PRODUCTS/ACCOUNTS!

The beginning of the year is a GREAT time to check in with your bank. Banks are constantly adding new products and changing up their accounts. Checking in with them and reviewing what you have (or what you don't have) is a great way to find your shortfalls. What shortfalls? Here are just a few that you should be on the lookout for:

- Not all checking and savings accounts are equal. Some pay interest if you are meeting certain criteria. You may qualify for one of those interest-bearing accounts and not realize it.
- Do you have CDs? In many cases, when those mature, they will automatically renew. They don't renew into the highest rate. Check on those CDs and know when they mature so that you can roll those into one of the higher rate terms.

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- Does your bank offer a "Save Your Change" product? It works like a spare change jar that you probably have in your laundry room. Only this is done electronically. When you use your debit card, the charge will round up to the nearest dollar and deposit that extra change into your savings account. You can save \$200 or more a year simply by adding this product to your debit card.
- Make your life easier and get signed up with online banking as well as mobile banking. By having these products, you can look at your account every day and check your transactions. Bank mistakes happen. Fraud and theft happen. If you are checking on your account daily, you will be able to see erroneous transactions. The sooner you see them, the sooner you can get your money back.
- Ask your bank if they offer mobile deposit. This product will save you time! Deposit your checks right from your phone. This eliminates a trip to your bank.
- Bill Pay is a great way to pay your bills electronically from your online banking account. Save yourself postage and sign up for this money and time saving product.



SHRED THOSE PAPERS

There is something about the fresh start of a new year to get you motivated to start purging the clutter. It's been proven that clutter causes anxiety and stress. Clear it out and clear the mind! One of the main areas that collect the most clutter is your home office or bill paying station. Flat surfaces are also areas that collect clutter. Take a day and attack those areas. Shred anything that has personal, private information. Many banks will offer "Free Shred Days." Find out if/when your bank offers this and take full advantage of it. You can then bring your items in and toss them into their shred bins. It saves wear and tear on your own home shredder and allows you to shred in bulk. Below is a good guideline of how long you need to retain records.

1 Year Retention:

- Paycheck Stubs
- Utility Bills
- Cancelled Checks
- Credit Card Receipts
- Bank Statements
- Quarterly Investment Statements

3 Year Retention:

- Medical Bills and Cancelled Insurance Policies
- Records of Selling a House
- Records of Selling a Stock
- Receipts, Cancelled Checks, and other Documents that Support Income or a Deduction on your Tax Return
- Annual Investment Statement

What to Keep for 7 years:

- Tax Returns
- Records of Satisfied Loans

Are These Items Still Active? Keep Them Until They Aren't:

- Contracts
- Insurance Documents
- Stock Certificates
- Property Records
- Stock Records
- Records of Pensions and Retirement Plans
- Property Tax Records Disputed Bills (Keep the bill until the dispute is resolved)

Keep Forever:

- Marriage Licenses
- Birth Certificates
- Wills
- Adoption Papers
- Death Certificates
- Records of Paid Mortgages

*These documents should be kept in a very safe place, like a safety deposit box.

PLAN YOUR VACATIONS NOW!



Vacations are expensive. There is no denying that, but there are some ways to save some money on the front end. January may seem like an odd time to plan a summer vacation, but it's the PERFECT time and here's why:

- If you can determine where and when you want to go, it gives you ample time to shop around. Plug in airfare alerts into some of your favorite travel apps. When the airfare drops, you'll be the first to know. You can save up to 60% on airfare with advanced planning.
- Book that Airbnb now! The "Super Host" Airbnb with the perfect location is the first to be nabbed up. If you wait too long to secure your home, then you'll be left with the "leftovers" to choose from. Book early to ensure you get the best location!
- Make a reasonable budget and stick to it. By planning your trip early, it puts focus on it. With focus comes intentionality. This means it's easier to begin to save money in January for that July trip. If you know what it will cost, then you know exactly how much needs to be saved between now and then. Vacations are much more enjoyable when you can afford them.
- Advanced planning allows you plenty of time for research. You can begin to study what activities you want to do and what they will cost. You can research awesome restaurants that you'd like to experience and have time to make reservations. It gives you time to ask family and friends for their recommendations.

Planning ahead keeps your eye on the ball. It gives you the opportunity take advantage of deals and sales when they arise. It gives you time to save. Use these cold winter months to study, research and plan your summer vacation! Your July bank account will thank you!

BAKING FOR THE BIG GAME? THIS BREAD IS A TOTAL TOUCHDOWN!

ONE-BOWL BUTTERY BEER BREAD

Serves 8

Great with soups, chili, or dips for the big game!

Ingredients

3 cups sifted all-purpose flour
1 TB baking powder
1 tsp salt
2 to 4 TB granulated sugar (this depends on how sweet you like your bread)
12 oz bottle of beer, at room temperature (lager is suggested, but you can also use a non- alcoholic beer)
2 TB butter, melted, plus additional for greasing the loaf pan

1. Preheat oven to 375 degrees F. Butter a 1-pound (8 ½" x 4 ½" x 2 ¾ "high) loaf pan
2. In a large bowl, whisk together flour, baking powder, salt, and sugar
3. Pour in beer and stir just to combine. For a tender bread, don't overmix. Batter will be thick and won't have a totally smooth appearance
4. Spoon batter into the prepared loaf pan and spread it out so it reaches all 4 corners. Drizzle with the melted butter.
5. Bake for 35-55 minutes, until the top is golden, and a cake tester or toothpick inserted into the center comes out with just a few moist crumbs attached. (Baking time will depend on the heat conductivity of the pan you're using, as well as your oven. Check your bread around 40 -45 minutes)
6. Let the bread cool in the pan for 5 minutes before inverting onto a wire rack. Slice the bread when it's just slightly warm or room temperature and serve.

Notes: The bread is best the day it's baked, but it can be stored at room temp for an extra day. Wrap it tightly in plastic wrap or store it in an airtight container. To refresh the loaf, wrap it in foil and warm it for 8-10 minutes in a 350-degree oven.





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