

Time for Financial "Spring Cleaning"

The days are longer and the temperatures are warmer – so it must be spring. For many of us, that means it's time for some spring cleaning. But why stop with sprucing up your living space? This year, consider extending the "spring cleaning" concept to your financial environment, too.

How can you tidy your finances? Here are some suggestions:

"De-clutter" your portfolio. As you go through your home during your spring cleaning rounds, you may notice that you've acquired a lot of duplicate objects – do you really need five mops? – or at least some things you can no longer use, like a computer that hasn't worked since 2010. You can create some valuable space by getting rid of these items. And the same principle can apply to your investment portfolio, because over the years you may well have acquired duplicate investments that aren't really helping you move toward your goals. You may also own some investments, which, while initially fitting in to your overall strategy, no longer do so. You could be better off by selling your "redundant" investments and using the proceeds to purchase new ones that will provide more value.

Get organized. During your spring cleaning, one of your key goals may be to get organized. So you might want to rearrange the tools in your garage or establish a new filing system in your home office. Proper organization is also important to investors – and it goes beyond having your brokerage and 401(k) statements in nice neat piles. For example, you may have established IRAs with different financial services companies. By moving them to one provider, you may save some fees and reduce your paperwork, but, more important, you may find that such a move actually helps you better manage your investments. You'll know exactly where your money is going, and it could be easier to follow a single investment strategy. Also, with all your IRAs in one place, it will be much easier for you to manage the required minimum distributions you must start taking when you turn 70-1/2. (These distributions are not required for Roth IRAs.)

Protect your family's financial future. When cleaning up this spring, you may notice areas of concern around protecting your home – perhaps there's a crack in your window, or your fence is damaged or part of your chimney is crumbling. Your financial independence – and that of your family – also needs protection. Is your life insurance sufficient to pay for your mortgage, college for your kids and perhaps some retirement funds for your spouse? Do you have disability insurance that can provide you with some income if you become ill or injured and can't work for a

while? Have you considered the high costs of long-term care, such as an extended nursing home stay? A financial professional can help you determine if your insurance coverage is adequate for all these needs.

Consider putting these spring cleaning suggestions to work. They may help you keep your financial house in good shape for all the seasons yet to arrive.

This article is courtesy of Edward Jones.

Registration ends March 23 for spring Ranch Management University

By Jessica Domel

Whether you're new to ranching or a longtime landowner, there's something for everyone in the spring session of Ranch Management University.

The weeklong, intensive course is slated for April 2-6 in College Station.

"We try to cover everything there is," Matt Brown, Texas A&M AgriLife Extension Service program specialist, said in an interview with the Texas Farm Bureau (TFB) Radio Network. "We do soil chemistry, soil

fertility and an introduction to soils. We branch out from there, and we bring in animal science specialists. We talk about beef cattle. We talk about breeds, stocking rates and nutrition for livestock."

Grazing management, wildlife management, pond management and basic livestock management practices – like castrating and vaccinating calves – will also be discussed.

The course will also include demonstrations on how-to sample soils, plant, calibrate sprayers and inoculate legume seed.

Ranch Management University is held twice a year and is capped at 55 participants to allow plenty of interaction.

Cost is \$500 and includes meals, snacks and a workbook with all presentations.

"Just right off the bat, they have a huge book with tons of information, and then hundreds of publications, digitally, on a flash drive. Not to mention, all of our contact information is included. So, if they come up with a question somewhere down the road, we're that resource. They're more than

welcome to email and call us anytime," Brown said. "We will do our best to answer that question."

The course begins at 12:20 p.m. April 2 and concludes at noon April 6.

"I know it can sound like it's pretty well tailored to the beginning landowner, the true novice, but we've actually started having a few international attendees coming from all over. We're getting feedback from people who have been in

ranching, livestock, hay production and wildlife for generations. They're coming to try to learn different practices and ways to improve their operation," Brown said. "You don't have to just be a beginning (rancher) or novice to come. Everybody seems to be getting something out of this."

Online registration can be done at <https://agriferegister.tamu.edu/productListingDetails/2490> and ends March 23.

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