

MARCH  
2022

### GET READY to garden

Spring marks the beginning of the growing season in many parts of the country. To ensure a successful garden, now is the time to prepare for the season ahead.

The garden tasks you need to do in early spring will vary depending on your growing zone. Colder climates will just be getting started, while warmer parts of the country may already be enjoying garden bounty.

For those of us just thawing out, here are the spring gardening tasks that will set you up for success:

- Weed and mulch. Early spring is a key time to get ahead of the weeds and put down a thick layer of protective mulch.
- Plant bare-root trees, shrubs, and roses. These should go in before temperatures get too warm.
- Fertilize spring bulbs.
- Trim back grasses and perennials to make way for new growth.
- Prepare vegetable beds for early spring seeds. Apply a layer of compost and turn the soil over.
- Plant cold-weather vegetable seeds such as lettuce, radish, and kale.

Source: North Carolina State University Extension



# Nurture your creativity

Creative outlets are one enjoyable way to manage stress. In fact, people who engage in creative pursuits may be less likely to feel stress, anxiety, or depression.

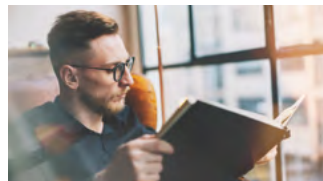


If you need a healthy way to reduce stress, get creative!  
Here are some tips to tap into your creative side.



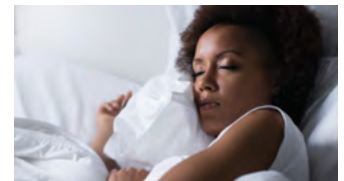
## GET INTO NATURE

Time spent outside has many benefits, from calming anxiety to helping you feel more inspired and creative.



## READ MORE

Books are a simple way to explore new ideas and spark your imagination. It's no coincidence that many of the most creative people are also avid readers.



## GET 8 HOURS OF SLEEP

It's hard to be creative when your brain is tired. If you need a creativity boost, try going to bed a little earlier.



## MAKE TIME TO BE ALONE

If you spend all your time busy and surrounded by people, it can leave you feeling drained. Find some peace and quiet to chill out.



## CREATE SOMETHING

Pick a crafting medium and make whatever comes to mind. Focus on the process and enjoy being creative.



## LEARN SOMETHING NEW

Take up a new hobby, meet someone new, travel, or explore. Anything that introduces new ideas and skills can enhance creativity.

# Organic food & The Dirty Dozen™

In recent decades, as organic foods became available, more people are asking if their fruits and vegetables need to be organic.

At the moment, the debate about organic foods is ongoing. While there appears to be environmental benefits to organic farming practices, more research is needed to show how organic food impacts long-term health.

## PROS & CONS OF ORGANIC

In order for a food to be certified “organic” by the USDA it must meet certain criteria. These include:

- No prohibited pesticides or synthetic fertilizers
- No hormones or antibiotics
- No GMOs or artificial preservatives
- Organic soil management
- Animals provided natural conditions such as grass pastures
- Healthy water systems

These standards generally result in farming practices that have less negative environmental impact. In addition, the absence of pesticides and hormones may benefit human health. But, for all the reasons organic food may be good, there is one big reason it can be out of reach: COST.

When farmers practice organic techniques, it requires more time and effort, leading to higher food costs.

## MAKE ORGANIC AFFORDABLE

If you want to purchase organic without breaking the bank, one option is to simplify by focusing on The Dirty Dozen™.

The Dirty Dozen™ is a list released each year by the Environmental Working Group, a non-profit organization focused on improving agriculture in the U.S. The fruits and vegetables on this list contain the highest concentrations of pesticides of any produce. If you’re going to buy organic, these foods are the best place to start.

Choosing organic when you buy The Dirty Dozen™ allows you to make the biggest impact with the fewest dollars.

## THE DIRTY DOZEN™

1. Strawberries
2. Spinach
3. Kale, collard greens, and mustard greens
4. Nectarines
5. Apples
6. Grapes
7. Cherries
8. Peaches
9. Pears
10. Bell and hot peppers
11. Celery
12. Tomatoes

## NOT BUYING ORGANIC? NO PROBLEM!

If organic isn’t the right choice for you, don’t worry. What’s most important is making healthy food choices, regardless of the organic label.

Just be sure to thoroughly clean any fruits and vegetables you buy. A good wash protects you from contaminants and can reduce pesticide residue.

Source: U.S. Department of Agriculture



# Debt-to-income ratio: *FAQs*

A healthy debt-to-income ratio is an indicator of financial stability. Just as the term implies, this ratio compares the amount of money you pay toward debt against your income.

A stable debt-to-income ratio is anything 43% and lower. Someone with a higher percentage may struggle to make ends meet and keep up with their payments.

When applying for a mortgage, lenders will use this number as a determining factor, so it's essential to know where you stand. In most cases, you must have a debt-to-income ratio under 43% to get a qualified mortgage when buying a home.



## CALCULATE DEBT-TO-INCOME RATIO

**The equation looks like this:**  
Total monthly debt payments  
÷ monthly gross income (before taxes) = debt-to-income ratio

**Here's an example:** Let's say you make \$6000 each month before taxes, and you have an \$1800 mortgage, \$300 car payment, \$150 student loans, and \$50 credit card payment.

$(\$1800 + \$300 + \$150 + \$50) \div \$6000 = \text{debt-to-income ratio}$   
 $\$2300 \div \$6000 = 0.38$   
Your debt to income ratio is 38%.

## BILLS AS DEBT

- Monthly rent or house payment
- Auto, student, or other monthly loan payments
- Monthly alimony or child support
- Monthly credit card payment
- Any other debt

Source: Consumer Financial Protection Bureau