CELEBRATE SONGKRAN

Around the world, different cultures ring in the new year in their own unique ways. The first day of the new year is traditionally a day of celebration and ritual. Thailand is no exception. The Southeast Asian country celebrates the arrival of the new year on April 13 with a three-day-long festival known as Songkran.

Songkran is a celebration of transformation. The word Songkran stems from the Sanskrit word samkranti, which translates to “astrological passage.” It conveys the idea of change and rejuvenation — and the Songkran festival is all about rejuvenation.

Throughout Thailand, you’ll find countless celebrations. Some people mark the occasion by making trips to their local temples to offer food to the Buddhist monks. Others pour water over statues of Buddha. Many of the country’s younger people pour water over the hands of their elders as a sign of respect and reverence. After all, elders are highly valued in Thailand.

No matter where you go in Thailand, you’ll find one very common theme among the different celebrations: water. The holiday has come to be known for its huge water fights. In the cities, entire streets and blocks are closed off so massive crowds of people can gather to spray one another with water. Revelers load up on water balloons, gather their water guns, or reach for their trusty buckets.

While all of this splashing around may seem like raucous fun, it has a much deeper meaning for the Thai people. Water represents a cleansing of bad luck and sins. It’s a purification for the soul and a way for people to renew themselves for the year to come.

You’ll find other drier traditions associated with Songkran as well. Cities around the country hold parades with floats and light displays. Many of the parades culminate in the crowning of a Miss Songkran. In central Thailand, people clean their homes in a ritual similar to spring cleaning in the U.S., and in southern Thailand, people put work aside for relaxations — all while they avoid spending money during the holiday.

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It’s a busy time for Campbell & Company. With the tax deadline on April 15, many of you are working with us to file for extensions. Taxes are one of the main certainties in life — everyone has to file them. It’s not easy, but it’s also an opportunity. While you’re already looking at your finances, why not examine them a little closer?

If you participate in spring cleaning, consider this: Tax season is the perfect time to do some financial spring cleaning! There are many ways you can do this. For example:

- You can use this as a chance to get more organized. The more organized you are, the easier it is to do your taxes. That also means re-evaluating your budget, or crafting one if you don’t have one yet. Having a budget on paper (or spreadsheet) will show whether you need to cut spending, review vendors, or whether you’re using all the best strategies, especially in regards to saving for retirement.
- I always tell our clients: It’s not what you make, it’s what you keep that is the key to financial freedom. Following a budget allows you to keep enough to be financially liberated.
- You have to pay off debts to keep more of your earnings. If you take the opportunity to review your debts and determine payoff strategies or interest rate reduction, you’ll keep more money sooner. Not all debt payoff is created equal — there may be smarter ways of doing it than your current method.
- The same goes for reviewing your investments. Are they reaching their benchmarks? Should you consider shifting them around or investing less? April is a great time to consider these questions.
- Other ways I recommend getting organized:
  - Sort and file paperwork
  - Review your estate plan and credit history
  - Clean up your social media and computer files
  - Update your password list

Why update your password list? First of all, it’s an important way to keep track of your online banking, bill paying, social security accounts, etc. But it’s also important so your loved ones can access your account in the event of your death.

You might have an idea of how you want your social media handled when you pass. One thing I recommend to our clients is our Guarding Your Legacy Checklist, which is a road map to being prepared for that event.

As you do your conventional spring cleaning around the house, remember to avoid throwing out any record of charitable donations. You should ask for a written receipt when you donate to an IRS-recognized charity in order to qualify for a possible income tax deduction.

If you have any questions about getting more organized, we’d be happy to consult with you. Have a wonderful April, and happy cleaning!
Every season comes with its own set of retail deals. One month, winter clothes are a steal. Another month, it’s kitchen appliances. When you strategize your purchases throughout the year, you can save a ton of money — and spring is no exception. Here are a few items you can save on this April:

**SUMMER VACATIONS**
April is a great time to book air travel for the summer months, especially for travel during the peak vacation months of July and August. To maximize your savings, select departure days for Tuesday, Wednesday, or Thursday. And for even more savings, book flights with evening departure times (generally after 4 p.m.). You can save hundreds of dollars per ticket — and this applies to domestic and international travel.

**VACUUM CLEANERS**
Thanks to the timeless tradition known as spring cleaning, many retailers are slashing prices on vacuums and other cleaning tools. Just like other gadgets, retailers need to make room for this year’s models, which typically debut in the months following April. Sure, you’ll be buying last year’s model, but the savings make it totally worth it. Plus, it’s a vacuum, not a car, so who cares?

**ATHLETIC SHOES**
Most of us don’t buy athletic shoes during the winter months. That means many shoe manufacturers are in the middle of a sales slump. To kick off spring, shoe makers and retailers run a lot of sales to get you in their doors. Be on the lookout for promotions, coupons, and other deals at your favorite shoe stores and on your favorite brands.

**TVS & ELECTRONICS**
New TVs and electronics hit store shelves in March and April. And it’s all thanks to CES, the Consumer Electronics Show, which happens every January in Las Vegas. There, the year’s latest and greatest in tech make their debut. Then, once retailers get the new batch of gadgets, they need to unload last year’s inventory. This equals huge savings for you. Whether you’re in the market for a TV, a Blu-ray player, or a sound system, you’ll find deals throughout the electronics department. One word of caution: Skip the PCs and laptops — the best prices on those come later in the year!

**SPRING SAVINGS**

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**CHECK OUT THIS MONTH’S DEALS**

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**TRACKING YOUR PETTY CASH**

**HAVING A SYSTEM IN PLACE WILL PAY DIVIDENDS**

Petty cash is a small store of cash that small businesses use for minor cash expenditures. It’s also cinema’s favorite business account. Classic film noir is littered with businessmen mishandling company funds, using the petty cash account — usually motivated by a dame. Methods for maintaining this account have improved since the era of black and white films, but it’s still important for businesses large and small to pay special mind to petty cash. Not knowing exactly how much petty cash you have on hand will give you an incorrect picture of your company’s finances. It’s important to establish company policy for how petty cash can be used. Many expenses for small businesses, including cleaning supplies and postage stamps, aren’t very costly, so it makes sense to include a limit on withdrawal amounts. You shouldn’t have to go over every receipt personally, but you should limit who is allowed to approve withdrawals to a small number of upper management people. Make sure every employee is familiar with the proper channels. One thorough approach is to use a sign-out sheet, including the employee’s name, the date of the withdrawal, the amount of cash used, and the purpose for the transaction. A voucher system is also effective in many companies. Essentially, the employee gets a voucher from their supervisor for a specific purpose. Then, the employee is responsible for returning the voucher with a receipt attached.

As you see your process working, reconcile the account frequently. Let’s say your business is small and you have $500 in your petty cash box. In February, $300 was spent, so there should be $200 in cash and $300 in receipts in the box. Any imbalance should be traceable and caught quickly. How often the accounts are reconciled depends on how much petty cash your company goes through.

For larger companies, accounting software is probably already in place. Make sure you periodically enter petty cash outlays into the program. You should be able to assign them specific categories depending on the complexity of your business. By having a thorough system in place, you can be sure your petty cash is safe. You’ll avoid the “whodunnit” situations of the classic films — no private eye required.

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**CURRY ROASTED CAULIFLOWER**

**INGREDIENTS**

- 1 head cauliflower, chopped into florets
- 1 fennel bulb, fronds removed, thinly sliced
- 2 tablespoons ghee, melted
- 2 tablespoons nutritional yeast*
- 1 tablespoon curry powder
- 1 teaspoon turmeric powder
- ½ teaspoon garlic powder
- ½ teaspoon coriander
- ½ teaspoon salt
- ¼ teaspoon white pepper
- Chopped parsley, to garnish

**DIRECTIONS**

1. Preheat oven to 400°F.
2. Line a baking sheet with parchment paper. In a bowl, add florets and fennel along with ghee and toss to coat. Then add the other ingredients and toss again.
3. Place in the oven to bake for 35 minutes or until slightly browned.
4. Garnish with fresh chopped parsley on top!

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*Nutritional yeast is not required, but it gives the dish a cheesy flavor, so it's recommended.

Recipe inspired by PatelOMG.com.

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**MAKING MORE CENTS**

**THIS MICRO-INVESTMENT APP PUTS YOUR SPARE CHANGE TO WORK**

Technology has mastered the art of loose change. For decades, pennies and nickels have littered our couches and car seats — or, in the case of the more organized collector, filled up a five-gallon water jug. CoinStar revolutionized scrounging with an easy-to-use machine that eats your change and spits out cash vouchers in return, for a cut of the treasure. Now that cards are king, a new app has hit the market that puts your virtual “change” to work.

Acorns is a micro-investing app that invests your extra cents without you even noticing. The app syncs to your debit card, and whenever you make a purchase, the app will round up to the nearest dollar and put the excess into your own diversified portfolio. If you go grocery shopping and your total comes to $44.26, the app will automatically run your card for $45 and invest the extra 74 cents for you.

Most people want to put their money to work but feel they don’t have any to spare. The purpose of the app is to simplify the process so anyone can do it. It automatically sends your money into a diversified exchange traded fund (or ETF) of over 7,000 stocks and bonds. With a 256-bit encryption, it’s as secure as using a bank, and your money is protected against fraud for up to $500,000.

It feels hands-off, but you can also take control of whether your money is invested daily, weekly, monthly, or just one time. You can also withdraw your money at any time for no cost. Additional features include Found Money, in which select partners of Acorns will automatically invest money back into your account when you spend with them. It’s like getting cash back for purchases, only it’s cash forward. Those companies include Kohl’s, Dollar Shaving Club, Airbnb, and others.

The service costs $1 a month, which is chump change. After your account surpasses $5,000, the fee becomes 0.25 percent (at $10,000, that’s $2.50). High numbers like that are the ultimate goal, and they’re attainable. If you accrue $5 every few days, within five years you’ll have invested around $3,000. Imagine how many five-gallon jugs that would fill?

You can learn about additional features of Acorns at www.Acorns.com. The app is available in the app store.