

## March Is A Great Month To...

- Get a jump-start on your spring garden by starting seeds in your garden window so that you'll have seedlings ready to plant as soon as the ground is ready. Garden supply stores and seed catalogs stock treated soil mixtures that are especially conducive to starting seeds, as well as biodegradable cardboard containers to plant them in. Once you've sown the seeds, set them in a bright south window and think spring.
- Start planning for your summer vacation. Check out the Sunday travel section of the newspaper. Send for brochures of faraway places with strange sounding names. Maybe you're willing to save up for an extra special vacation next year, and make this the year you visit interesting places in your own hometown. Visitors to California get excited about the places we see everyday and sometimes take for granted.
- Go on a money diet. Self-made, wealthy Americans have a few self-imposed rules in common; namely, they live below their means, they budget their spending, they have a disciplined investment plan, they take on debt very sparingly, they participate in serious tax-sheltering, they get help from a professional financial advisor, and they own their own business. None of these things are possible without adhering to the first rule: live below your means. That will make possible the investing, avoidance of debt, sheltering of funds, the need for a financial advisor, and the ability to own a business. Make this your motto for the year: "Use it up, wear it out, make do, or do without."