

**MAR
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2023**



**IN THE
KNOW**

FIRM AND FAMILY NEWS

PGI HAS A NEW OFFICE MANAGER

There's lots of news to report for this newsletter! We've hired a new front office manager, Diane Hendricks. Diane started with us in October and comes to us after 12 years with Local 421 Plumbers and Pipefitters Union. We are excited to have her aboard and she recently attended training on firm operations in Topeka, KS so she will be prepared to handle all your client service needs. More firm news – Carissa Elrick is now Carissa Shivers as she married Aubrey on February 10th! She went on a cruise to the Bahamas for her honeymoon. Be sure to congratulate her the next time you talk to her.

In December, Paul traveled to New York for the weekend to visit his daughter, Ally. While there, they took in A Christmas Carol on Broadway. He also traveled to Las Vegas for the Christmas holiday. During that trip, he was fortunate to see Adele in concert on Christmas Eve.

She put on a spectacular show. He also attended a burlesque show, played Pickleball, and won a little bit of money playing slots and blackjack! Always good to come home from Las Vegas as a winner!

Paul has some exciting family news – Ally got engaged to her boyfriend, Josh, just before Christmas. She is planning a May wedding at a locale to be determined. Brittany's little ones continue to grow. Sahara Jo is now 2½, and Gideon turned one in December. Paul visited them in October – see a picture of them in the back of this newsletter.

Brittany's husband, Zach, recently transferred submarines from the USS Idaho to the USS Indiana. Zach is scheduled to go on a lengthy deployment (3-6 months) starting in March.



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PAUL COMPLETES HIS 50TH STATE MARATHON!

In January, Paul traveled to Maui to realize a lifelong goal of running a marathon in every state & Washington, DC. He was accompanied by his best friend, Joe, his sister, Beth & her husband, Paul, his Aunt Bonnie, and his daughter, Ally & her fiancé, Josh. It was a busy five days. After landing in Maui on Thursday, Paul & Joe checked in to their condo with Ally & Josh and then hit the swimming pool. Dinner followed and Paul enjoyed some fresh Ahi tuna. On Friday, he & Joe went to the beach in Kihei and then Friday evening, the whole group attended a luau in Lahaina.

On Saturday, Paul, Joe, Josh & Ally drove all around the west side of Maui, stopping to have lunch at Lahaina Fish Company, visiting the beach, and admiring the beauty of the cliffs along the west coast.

Sunday morning Paul rose bright and early along with Joe, Josh & Ally and at 4:40 am they saw him off on his quest to complete the Maui Oceanfront Marathon. When Paul woke up, his Garmin watch had died (which he uses to pace himself) so Josh lent him his Apple watch. For 14 miles, the Apple watch worked great and Paul was able to pace himself along using his

approach of running four minutes and walking one. Unfortunately, at mile 14 the Apple watch also died so Paul was on his own. He mixed running and walking for the next 7 miles and at mile 21, Josh joined him to run the last five miles. At this point Paul's back was hurting so the last five miles were mixed with a little running & a lot of walking. Paul eventually reached the finish line & accomplished his goal! After receiving both his finisher medal and a special 50 states finisher medal, Paul jumped in the ocean for a much-needed swim! This was followed by a wonderful brunch back in Kihei.

On Monday morning, Paul & Joe embarked on a snorkel trip on a catamaran and then that evening, the whole group took a sunset dinner cruise. During both trips, we saw lots of humpback whales. On Tuesday morning, Paul & Joe again rose bright and early to go to Haleakala National Park, a dormant volcano, to watch a spectacular sunrise. After the sunrise, they rode bikes down the mountain! In the afternoon, after a nice fish dinner at the Paia Fish Market, it was off to the airport to fly home after nearly a week of adventure.

People often ask my favorite marathons so here is a short list: Big Sur, CA; Boston Marathon; NYC Marathon; Pikes Peak Marathon (climbs to 14,115 ft.; incredible beauty) & the Marine Corps Marathon. I am grateful for the journey!



THE GOOD LIFE

Happiness Habits

Is it possible to make happiness a habit? According to the former president of the American Psychological Association, Martin Seligman, the answer is yes. Seligman's influential work popularized the field of Positive Psychology and its ability to influence human happiness and well-being.

Positive Psychology, however, involves much more than simply thinking positive thoughts. Instead, Seligman has identified specific behaviors that can significantly affect our sense of happiness.

Relationships: Those who cultivate and maintain at least one close friendship also produce more positive emotions.

Kindness: People who consistently engage in random acts of kindness report lower levels of depression and higher levels of happiness.



Physical Health: Science has long proven the relationship between regular physical activity and lowered stress levels and depression, proving the adage “sound body, sound mind.”

Flow: Also known as the joyful state when we are deeply engaged in trying to reach a challenging but achievable goal. In other words, engaging in an activity you truly enjoy.

Meaning: Whether religion, a social/community cause or a professional goal, dedication to something greater than ourselves can lead to greater happiness and fulfillment.

Looking to up your happiness levels? Pick one or all of the above habits and start making happiness a more permanent part of your life.

Source: Pursuit-of-Happiness.org. “Positive Psychology and the Science of Happiness.” <https://www.pursuit-of-happiness.org/science-of-happiness/>. Accessed Nov. 28, 2022.



HOW TO ...

... Clear Your Mind

Do you find yourself struggling to focus on tasks, even ones you enjoy? Is your brain just too busy sometimes? Making time to clear your mind is not only good for focus but for mental health overall. Try the following tips the next time you need to regain your focus:

1. Take a Few Deep Breaths

Seriously. Close your eyes, concentrate on the feeling of each inhale and exhale, on the feel of your feet planted firmly on the ground. Count the seconds of each inhale and exhale if that helps keep you from getting distracted by anything

that may be going on around you. After a minute or two, take stock of how you feel. Better? Calmer? Ready to tackle whatever that task was you were struggling with?

2. Meditate

Building on the previous tip, spending even just a few minutes a day meditating can help reduce stress and anxiety and restore your sense of peace and balance — and the benefits can last throughout your day. Try a guided, mindfulness or even mantra meditation to see what works best for you — many are available for free download to your phone.



DOLLARS & SENSE

If you've tuned into HGTV or any home renovation show in the past few years, you've likely noticed a new trend — the tiny house. These architectural wonders take the concept of less is more to a whole new level as they somehow combine minimalist living elements of luxury — all for a significantly reduced price tag. As your needs and circumstances change, you may consider downsizing your home. However, you don't need to go full tiny house to reap the benefits of a smaller home. Here are some financial advantages of downsizing:

Less House Is More Money in Your Pocket

One of the most obvious benefits of downsizing to a smaller home is that you're likely to have a smaller mortgage payment and, therefore, more money left over every month.¹ This excess cash can be allocated to other needs, like paying down debt, replenishing (or starting) an emergency fund or even for something fun like traveling or just a nice dinner out now and then.

Going Green

Looking to do your part for the environment that doesn't involve going off grid or investing in an expensive electric car? Downsize your utility bills when you downsize your house. You'll spend less every month to heat or cool a smaller home, reducing the amount of energy expended, which is better for the environment.²

If you're really wanting to reduce your carbon footprint — and save even more — consider investing some of the money saved from lower utility bills into other energy-efficient appliances such as your refrigerator, dishwasher, or washer and dryers, which consume less electricity than standard models.

When Less Is Less (and Still Good)

When you have more space, you inevitably end up feeling as if you need to fill as much of it as possible. By switching to a smaller home, you're more likely to stop wasting money on furniture, electronics, appliances and home goods that don't actually serve a function — they're just there to take up space.³

Having less space practically forces you to prioritize what is truly important and worth bringing into your home.

Statement Pieces

Having less room doesn't mean you can't still make your home a warm, inviting space for yourself, friends and loved ones — you just have to get a little more creative about it. Spending a little more for a few key pieces, like a dynamic-colored couch that draws attention to your décor, will also help everyone forget the size of the room. Truly inspired and enduring designs focus on functionally using a given space while still being inspired to enjoy said space.⁴

You can save a little more money by hitting antique or secondhand shops. You never know what gems are waiting to be discovered, and you can usually score them for much cheaper than you would find elsewhere. Just as more isn't always better, neither is bigger. If you need help making the most of your small space, websites like Pinterest and Etsy are your new best friend!

Don't Stress About It

The demands of a larger home can be overwhelming, while a smaller house can mean less responsibility in terms of cleaning, maintenance, furnishing and outdoor upkeep, not to mention the cost associated with all of these things. And in case you weren't aware, stress is significantly detrimental to your overall health and well-being. Every chance to minimize stress-related illness is one you should consider.

¹² Elizabeth Weintraub. *The Balance*. March 10, 2022. "Home Downsizing Pros and Cons." <https://www.thebalancemoney.com/home-downsizing-1798313>. Accessed Dec. 7, 2022.

³⁴ MyMove. March 18, 2022. "Top 10 Benefits of Downsizing into a Smaller Home." <https://www.mymove.com/moving/planning/benefits-of-downsizing-into-a-smaller-home/>. Accessed Dec. 7, 2022.

A Short History of American Women

Since Congress first declared the month of March Women’s History Month, the U.S. has used this time to acknowledge and celebrate women’s contributions and achievements in numerous fields over the course of American history. The following are just a few notable achievements.

1848
Approximately 240 women and men gather in Seneca Falls, New York, for the first women’s rights convention to “discuss the social, civil and religious condition and rights of women.”

1921
Edith Warton is the first woman to win a Pulitzer Prize for her novel “The Age of Innocence.”

1928
Amelia Earhart is the first woman to cross the Atlantic in an airplane, a trip that took more than 20 hours and made Earhart a celebrity.

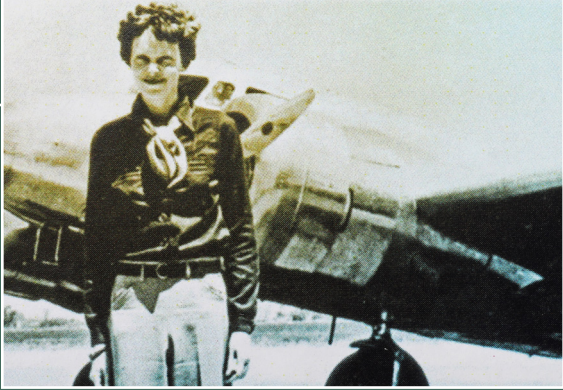
1972
Katharine Graham takes over leadership of The Washington

Company, parent company of The Washington Post, becoming the first woman CEO of a Fortune 500 Company.

1981
Sandra Day O’Connor becomes the first woman to serve on the U.S. Supreme Court.

1987
“The Queen of Soul,” Aretha Franklin, is the first woman elected to the Rock & Roll Hall of Fame.

1997
International-relations expert Madeleine K. Albright is sworn in as the United States’ first female secretary of state (64th secretary of state overall).



2004
Condoleezza Rice is the second woman and first Black woman to be elected secretary of state.

2010
Kathryn Bigelow’s “The Hurt Locker” wins six Oscars, including Best Director, making Bigelow the first woman to win the category.

2020
Katie Sowers makes double history by becoming the first woman and first openly gay coach in Super Bowl history.

2021
Kamala Harris becomes the first female, first Black and first South Asian vice president in U.S. history.

Source: History.com. Feb. 4, 2021. “Famous Firsts in Women’s History.” <https://www.history.com/topics/womens-history/famous-firsts-in-womens-history>. Accessed Nov. 30, 2022.

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10

BRAIN GAMES

15 Up

Game Rules

Each puzzle must be divided into regions totaling 15. The regions can be any shape as long as all the cells touch each other. Use a pen or pencil to draw the boundaries around groups of cells all adding up to fifteen.



GOOD FOR THE SOUL

We're told that an apple a day will keep the doctor away, but it's laughter that's really the best medicine. In fact, laughter has been shown to help relieve stress and soothe tension, and it may even improve your immune system and relieve pain.¹ Add a little humor to your life by celebrating National Let's Laugh Day on March 192 (and every day of the year). Here are a few ways to add laughter to your life, plus some jokes you can share with family and friends to help everyone get chuckling.

SOURCES:

¹ Mayo Clinic. July 29, 2021. "Stress relief from laughter? It's no joke." <https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress-relief/art-20044456>. Accessed Dec. 6, 2022.

² Time and Date. "Fun Holiday — Let's Laugh Day." <https://www.timeanddate.com/holidays/fun/lets-laugh-day>. Accessed Dec. 13, 2022.

³ Reader's Digest. "75 Short Jokes to Make Anyone Laugh." <https://www.readersdigest.ca/culture/10-short-jokes-anyone-can-remember/>. Accessed Dec. 6, 2022.

GO TO A COMEDY CLUB

There's nothing quite like laughing as part of a bigger group, so do a quick Google search to see where the laughs are in your neighborhood.

NETFLIX AND GIGGLE

Don't feel like going out? No problem. Some of the biggest names in comedy have Netflix specials, so you can tickle your funny bone from the comfort of your own home.

SHARE SOME FUNNY MEMORIES

Speaking of laughing in a group, gather some friends and relive some of your funniest moments together. Anytime is a great time for this, but on National Let's Laugh Day, you have even more reason to.

ENJOY A FEW GOOD (OR BAD) JOKE³

Did you hear about the claustrophobic astronaut?
He just needed a little space.

Did you hear about the actor who fell through the floorboards?
He was just going through a stage.

How do you keep a bagel from getting away?
Put lox on it.

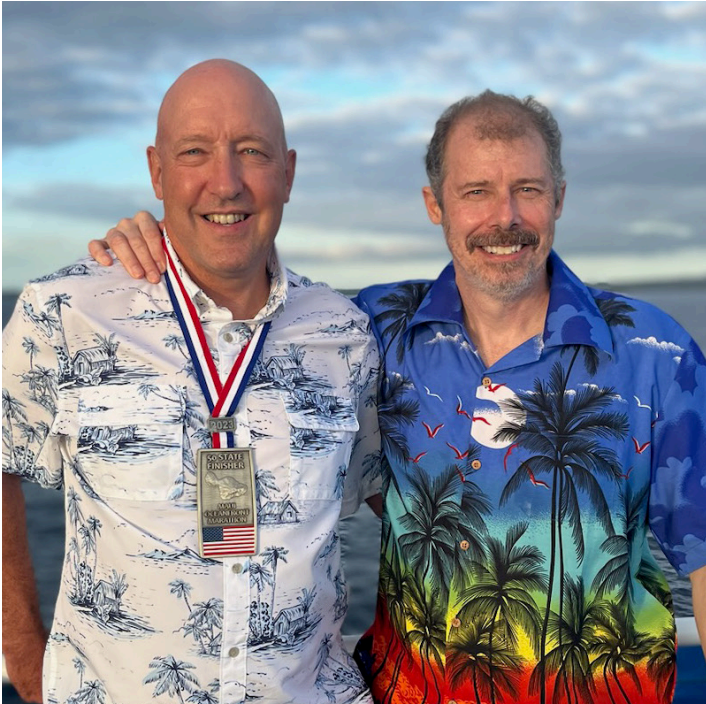
Why can't you explain puns to kleptomaniacs?
They always take things literally.

However you choose to celebrate Let's Laugh Day, be sure to keep the giggles and good times rolling throughout the year. Your stress levels will thank you for it.

CENTER STAGE

BELOW:

Paul & his best friend, Joe, on a Maui sunset dinner cruise



RIGHT:
Sahara Jo loving on her little brother Gideon in December



ABOVE: Paul with Sahara Jo and Gideon



cut here ✂



RECIPE
HONEY BLACKBERRY MINT MOCKTAIL

Fresh blackberries, honey, lemon juice and seltzer make this a refreshing and delicious beverage to enjoy on your patio this spring.

INGREDIENTS

- 8 fresh blackberries plus more for garnish
- 1/4 cup honey
- a handful fresh mint leaves about 10, plus more for garnish
- juice of 1 lemon
- 1/2 cup water
- 2 cups seltzer

HOW TO MAKE IT:

1. In a cocktail shaker, muddle together the blackberries, honey, and mint until very well blended.
2. Add the lemon juice and water, cover, and shake to mix.
3. Strain the mixture into two glasses with ice.
4. Top each glass with 1 cup of seltzer.
5. Garnish with blackberries and mint leaves.

BRAIN GAMES

ANSWER KEY:

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10

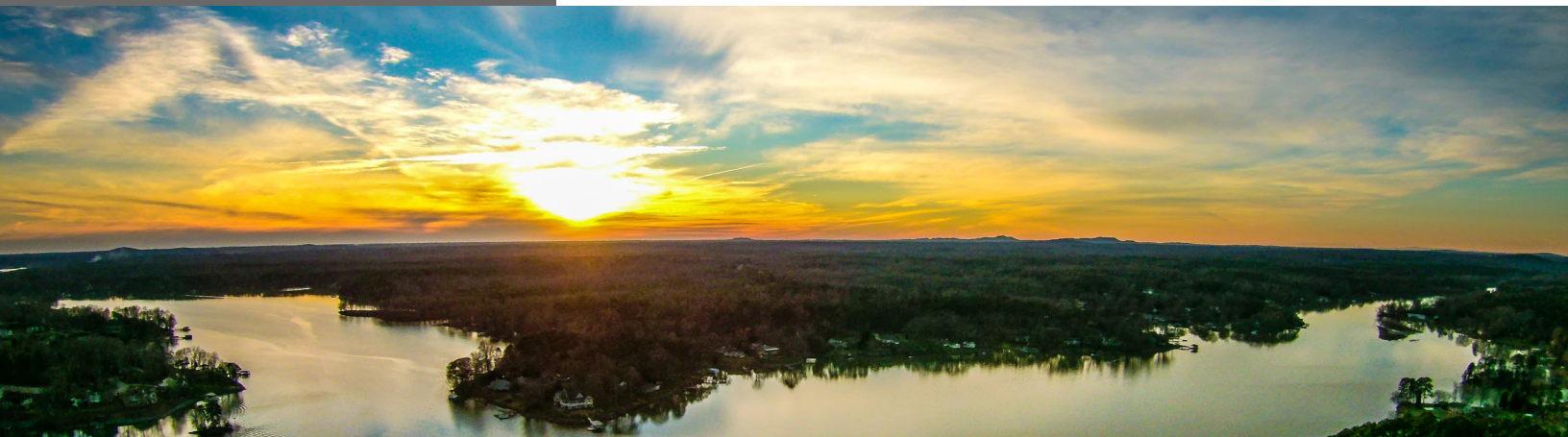
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UPCOMING DATES

MARCH

- 12 Daylight Saving Time
- 16 Inflation, Taxes & Market
Volatility Workshop 6:30 pm
Trident Tech Palmer Campus,
Charleston, SC
- 17 St. Patrick's Day

APRIL

- 7 Good Friday
(PGI Offices closed)
- 9 Easter
- 11 Paul's Birthday
- 17 Diane's Birthday
- 18 Tax Day