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### *Monthly Musings*

The challenges of a cold, difficult northeastern winter can be a reminder of nature's powerful influence on us. By contrast, it can also be revealed in the good fortune of spending some time this month in warmer climes.

Sun, warmth, ocean, and sand – all serve to calm the mind and help us contemplate how fast our time goes. Several years ago we wrote about the relationship between time and money. We noted that in this world both are finite with the interaction being that we trade our time to earn money. That is, we exchange a portion of our life for money. Given life's importance, we made the obvious assertion that it therefore mattered a great deal how we managed both our time and our money.

Managed well, the *virtuous cycle* is the conversion of *time spent* → *money* → *savings* → *investing* → *time gained*. We gain time to invest in those we love, those in need and ourselves.

The most efficient management tool is the Financial Plan because with it we envision our goals which then guide and support our spending and savings decisions. Savings then invested prudently and wisely grows with time. As those investments grow they eventually displace our need to spend so much time earning money, freeing us to either keep doing what we do for the enjoyment of it or to seek other opportunities in life.

### *Things Financial*

The ride in the stock market has clearly gotten bumpier since it started this latest leg up in Oct. 2014. With low inflation and interest rates we are still positive about equities in general but truly marvel at the pace of technological change and the opportunities it brings.

From the *Internet of Things (IoT)* which will connect everything from our fridge to our car to the internet to *Plant-based Food* startups seeking to disrupt the food industry with healthier, cheaper, and environmentally friendly to *Lab Grown Diamonds* which are conflict free and high profit we continue to seek profitable firms especially those that are changing our lives for the better.

### *Reminder*

2014 contributions to IRA, SIMPLE and SEP retirement plan must be *postmarked by April 15<sup>th</sup>*.

Thank you for your continued confidence and trust.

Sincerely,

Robert J. Boronski, MBA, CFP®

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