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## *Tackling Your Debt*

If you find that you are becoming overwhelmed by your debt, now is the time to take control. The first step is to track your spending. Knowing where your money is going will give you a head start on controlling your expenses. Try recording every last penny you spend for month. You will get a clearer picture of your current spending status.

You will need to set up a budget. By tracking your expenses, you will now know where your money goes. You can then see better which expenses are easy to eliminate without too much pain. Writing down your budget, posting it where you can see it often, and using it to track future expenses can go a long way towards getting your finances under control.

Your next step will be to develop a debt elimination plan. While it may seem overwhelming at first, coming up with a plan will allow you to see which way you should proceed. Paying off your highest interest debt first is one approach to take. You can also consider eliminating the greatest monthly draw on your available funds. Either way, carefully analyze the costs and benefits of each approach.

If you feel that you cannot eliminate your debt without some help, consider getting credit counseling. This assistance is often low-cost or even free and will give you specific strategies for eliminating your debt. They offer help with budgeting, contacting your creditors, and interest rate reductions. They can also help you avoid bankruptcy by developing a plan to tackle that debt.



## *Thoughts from Tim Puliz*

We've now sailed, slid, or flip-flopped—as the case may be—through much of winter and March has arrived. March is a month that has the power to encompass the complete year's weather options in its 31 days; often spinning on a dime and seemingly based solely on its ever-changing mood. March is stubborn, fickle and fun; refusing to be pigeonholed. It is what it wants to be at the time and that is that!

March is an equal-opportunity month; boasting the equinox, when old Sol reaches out to tickle the equator with its rays, when daylight and nighttime meet in the middle throughout our global community.

We've all heard about the dreaded Ides of March...or have we? Actually, the Ides of March is not "dreaded" at all; it is merely another term for March 15<sup>th</sup>. Really. That's where its origin stems from; a simple day found in the middle of March's month. Shows what imagination and Caesar's larger-than-life legacy can cook up in our collective minds.

March is not just a time when the Irish break out the shamrocks and corned beef and cabbage. It also treats us to extended light-filled afternoons and the long-awaited first day of spring. Plus, we need the 31 days of March to think up good April Fools pranks!

This month is a fairly decent analogy of life in general. We try to do the best we can with whatever comes our way, day after day. We certainly continue to do this for you, our valued client, with our ever-present gratitude and staunch reliability—even while parading through this often roller coaster of a month.

Hey, March on!



## *Have A Question For Us?*

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question related to off-site document storage, shredding, or media vaulting, please feel free to give us a call or send us an email - [info@pulizrecords.com](mailto:info@pulizrecords.com).

702.331.8206 -Las Vegas • 775.332.2949 -Reno

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destruction to become their shredding vendor.**

## March is National Eye Donor Month

Corneal blindness affects more than 10 million people of all ages worldwide. The cornea is a small piece of transparent tissue covering the front of the eye. When it is damaged, difficulty in seeing and even blindness can result. Fortunately, it is one of the few types of blindness that can be reversed. The corneal transplant procedure replaces the damaged tissue with a clear cornea recovered from a deceased donor. Last year more than 33,000 Americans received corneal transplants, enabling them to see again.



If you are interested in becoming an eye donor, be sure to indicate your wishes to your loved ones. In most cases, it is up to your family or close friends to consent to make a donation, even if you have signed an advance directive. Many states allow you to register your desire to consent to this donation, even allowing you to designate which organs you would like to donate.

## Money Tip

If you are looking to buy a new car this year, be sure to research your options carefully. For most people, a car is the second most expensive purchase they'll make (after a home), so it can really pay to do your homework. When budgeting for a new vehicle, take your time and consider the total cost of owning the car. In addition to monthly payments, think about the cost of fuel, maintenance, and repairs. A good start is to figure at least five percent of your monthly car budget for ownership costs. Finally, talk to your current insurance agent about the cost of insurance for the car you are interested in.

*Enthusiasm is excitement with inspiration, motivation, and a pinch of creativity. – Bo Bennett*

*All we need to make us really happy is something to be enthusiastic about. – Charles Kingsley*

*Nothing great was ever achieved without enthusiasm. – Ralph Waldo Emerson*

*Act enthusiastic and you will be enthusiastic. – Dale Carnegie*  
*It's faith in something and enthusiasm for something that makes a life worth living. – Oliver Wendell Holmes*

## Healthy Living

It can be a challenge when eating out to maintain a healthy diet, but some simple strategies can go a long way. Instead of soda, order water or unsweetened tea. Ask for whole wheat bread and order salad dressings on the side. Choose entrees with lots of vegetables and ask for them to be steamed or grilled instead of fried or sautéed. Plan on taking some of your food home right from the beginning and you will not be tempted to overeat a large portion.

## March Events

- 1 Peace Corps Day
- 1-7 National Ghostwriters Week
- 2 Read Across America Day
- 3 I Want You to Be Happy Day
- 4 World Day of Prayer
- 6-12 National Consumer Protection Week
- 7 National Be Heard Day
- 8 Mardi Gras
- 8 Organize Your Home Office Day
- 9 Panic Day
- 10 World Kidney Day
- 11 Middle Name Pride Day
- 12 Genealogy Day
- 13 Check Your Batteries Day
- 13 Daylight Saving Time Begins
- 13-20 National Wildlife Week
- 14 Pi Day
- 14-19 International Brain Awareness Week
- 15 True Confessions Day
- 16 Freedom of Information Day
- 17 Saint Patrick's Day
- 18 Awkward Moments Day
- 19 National Quilting Day
- 20 First Day of Spring
- 20-26 National Spring Fever Week
- 21 Memory Day
- 21-27 Act Happy Week
- 23 National Puppy Day
- 24 World Tuberculosis Day
- 26 Make Up Your Own Holiday Day
- 27 Education and Sharing Day
- 30 Doctors' Day

### March is also:

- Employee Spirit Month
- National Eye Donor Month
- Red Cross Month
- Sing with Your Child Month



### Astrological Sign:

Pieces (Feb 20-Mar 20) &  
Aries (Mar 21 & Apr 20)  
Flowers: Daffodil, Jonquil  
Birthstone: Aquamarine  
Full Moon: March 19



## Stale Bread

If you have bread that is going stale, instead of throwing it away, make the most of it. Cut it into squares and toast it in the oven to make simple croutons. You can also grind it up into breadcrumbs in your food processor. Either use these breadcrumbs right away or let them dry completely and store in a tightly sealed jar to use as dried breadcrumbs later. You can also treat your family to some French toast or make some homemade stuffing.

## Your Best Retirement Investment

It is easy to find a wealth of information regarding financial investments for retirement, but don't overlook the investments you should be making in your health as well. Exercise can prove to be the best investment you can make towards your retirement.

One perk of investing in your well-being is that it can be done almost cash-free. It is easy to spend a lot of money on gym equipment or memberships, but you can start a healthier way of living without spending much more than the cost of some good fitness shoes.

It is obvious to most people that increasing the amount of exercise in your daily life can bring you long-term health benefits, but it can also save you money. By staying fit longer, you will spend less on doctor bills and medication costs. And by staying active longer, you will have more options in the event you choose to work into your retirement years.



Investing in an exercise program can also save you time. The amount of time you spend in regular exercise will increase your general well-being, giving you more focus and increasing your energy level. It can also add years to your life.

Of course, all investments have risks. You can minimize your risk of injury from exercise by consulting your doctor before beginning any exercise program. Start slowly and build gradually to a consistent daily routine. Break up your exercise goal into small pieces that can be completed during the course of a day. You may also be at risk of quitting your exercise program. Try exercising with a friend. Choose an activity that you like to do, say walking or water aerobics. Chart your progress and reward yourself when you hit your milestones.



## Win \$20 gift card to Starbucks!

Each month we'll give you a new challenge of some type. All those who reply with a correct answer are eligible to win. At the end of the month we'll draw a lucky name.

Here is this month's challenge:

**Riddle:** What English word has three consecutive double letters?

**Last Month's Answer to:** What kind of flowers do you never give on Valentine's Day?

CAULIFLOWERS

Last month's Winner:  
**LINDA STETZELL**

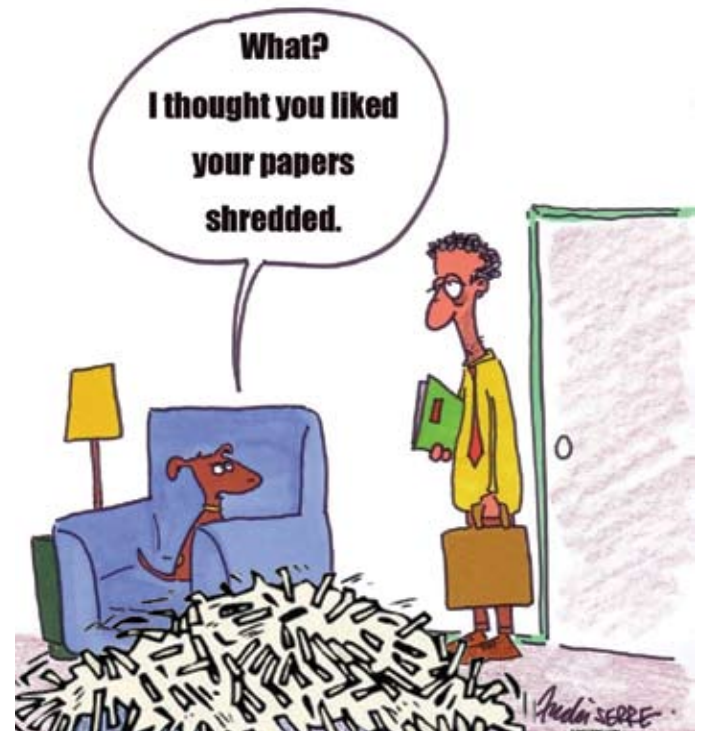
Email your answer to [info@pulizrecords.com](mailto:info@pulizrecords.com)

## Did You Know: Peanuts

- March is National Peanut Month.
- Candy manufacturers use over 20% of the world's peanuts.
- The two most popular varieties of peanuts are the Virginia and the Spanish peanuts.
- The United States produces only about six percent of the world's crop.
- One acre of peanuts will make about 30,000 peanut butter sandwiches.
- Before the age of 18, the average American child consumes 1,500 peanut butter and jelly sandwiches.
- Popular nicknames for peanuts around the world: goobers, goober peas, pindars, ground nuts, earth nuts, monkey nuts, and grass nuts.
- Peanuts are members of the pea family. In fact, peanuts are not really nuts, they're legumes, like other beans.

## Green Living

Did you know that loose fill polystyrene packaging (packing peanuts) are recyclable? It can be a challenge to find a facility that will accept them. The Plastic Loose Fill Council runs a Peanut Hotline at 800-828-2214. This toll-free, automated 24-hour service will provide you with the location of the nearest site that accepts loose fill packaging for reuse.



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## Luck of the Irish

One of the most frequently visited sites in Ireland is the Blarney Stone. Thousands of tourists a year visit Blarney Castle for a chance to get the “Gift of the Gab” by kissing the Blarney Stone. Although the exact origin of this custom is unknown, the history of the castle itself is well documented.

Blarney Castle was built in 1446 with walls 18 feet thick in places. The stone itself is situated high up in the battlements of the castle, and is reached by following one of several long, stone spiral staircases up to the top. The stone is believed to be half of the Stone of Scone, which originally belonged to Scotland, and over which Scottish kings were crowned. Cormac MacCarthy obtained the stone in 1314 from Robert the Bruce, and eventually it was placed in Blarney Castle. Legend has it that an old woman cast a spell on the stone to reward a king who had saved her from drowning. The king kissed the stone and was given the ability to speak sweetly and convincingly, the “Gift of the Gab.”



More likely though, the basis for the legend of the Blarney Stone comes from the dealings of Queen Elizabeth I with Ireland’s chiefs. Cormac MacCarthy was a diplomatic negotiator, with an ability to delay the queen’s requests. Elizabeth proclaimed that MacCarthy was giving her “a lot of Blarney,” and thus the legend was born.

Kissing the stone is supposed to bring the kisser the gift of persuasive eloquence. But it comes at a price—the stone is in a difficult to reach place. In order to reach the stone, the kisser must lie on his back and bend backward and downward, holding iron bars for support. But those willing to go to these lengths are truly able to say they have the “luck of the Irish.”

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## Steps to Secure Data

When you think about it, the most valuable thing on your computer or network is the data you create. After all, that data is the reason for having the computer and network in the first place — and it’s the bits and bytes that make up that data that are your first priority when putting protective strategies in place. Operating systems and applications can always be reinstalled, but user-created data is unique and if lost, may be irreplaceable.

Some data is also confidential; not only do you not want to lose it, you don’t want others to even view it without authorization. Exposure of your social security number, credit card, and bank account information could subject you to identity theft. Company documents may contain trade secrets, personal information about employees or clients, or the organisation’s financial records.

Let’s look at some ways to protect your all-important user data from loss and/or unauthorised access.

### #1: Back up early and often

The single most important step in protecting your data from loss is to back it up regularly. How often should you back up? That depends — how much data can you afford to lose if your system crashes completely? A week’s work? A day’s work? An hour’s work?

### #2: Use file-level and share-level security

To keep others out of your data, the first step is to set permissions on the data files and folders. If you have data in network shares, you can set share permissions to control which user accounts can and cannot access the files across the network. With Windows 2000/XP, this is done by clicking the Permissions button on the Sharing tab of the file’s or folder’s properties sheet.

However, these share-level permissions won’t apply to someone who is using the local computer on which the data is stored. If you share the computer with someone else, you’ll have to use file-level permissions (also called NTFS permissions, because they’re available only for files/folders stored on NTFS-formatted partitions). File-level permissions are set using the Security tab on the properties sheet and are much more granular than share-level permissions.



In both cases, you can set permissions for either user accounts or groups, and you can allow or deny various levels of access from read-only to full control.