

# NOTE FROM KELLY

## CAISSA CONTRIBUTIONS

Our team at Caissa has always firmly believed in giving back to the community.

This month we were able to donate our time by serving lunch to the Crisis Nursery in Minneapolis. This emergency nursery cares for who might otherwise find themselves in volatile situations.



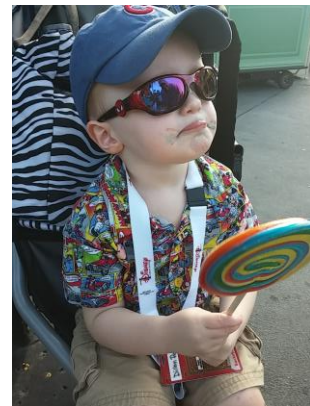
These kids were great to serve and their volunteer caregivers are amazing.

## EXPECTING MORE...

We have been coaching clients to expect more from us at Caissa Wealth Strategies and are always looking for ways to better our financial plans and investment strategies. Last year, Julie Betchwars CFP® started integrating an in-depth Social Security Analysis with our financial plans.

Clients have loved seeing when they can maximize their benefits and where the breakpoint is for them to take benefits early or delay them. Investment News reported about the potential [Negative Returns of Social Security](#) last week and we at Caissa want to be the best advocate for our clients in this area. Let's not leave a dollar on the table! If you want your analysis done, just let us know.

## WE CONQUERED DISNEY WORLD! I think?



At 2 ½ he outlasted all of the adults. He rode the big kid roller coaster and had the obligatory larger-than-my-head sucker. I don't think the park has changed anything since I was there over 20 years ago, yet swarms of people are still paying over \$100 a ticket to get in. Well done Disney, great business model!



*"What ever you do, do it well.*

*Do it so well that when people see you do it they will want to come back and see you do it again and they will want to bring others and show them how well you do what you do."*

*~ Walt Disney*



*What's the difference between a Shamrock and a four leaf clover? Shamrocks have 3 leaves!*

## ST. PATTY'S TIDBITS

### SAINT PATRICK WAS BRITISH

Although he made his mark by introducing Christianity to Ireland in the year 432, Patrick wasn't Irish himself. He was born to Roman parents in Scotland or Wales in the late fourth century.

### IT USED TO BE A DRY HOLIDAY

For most of the 20th century, Saint Patrick's Day was considered a strictly religious holiday in Ireland, which meant that the nation's pubs were closed for business on March 17 (the one exception went to beer vendors at the big national dog show, which was always held on Saint Patrick's Day). In 1970, the day was converted to a national holiday and the stout resumed flowing.

### THERE'S A REASON FOR THE SHAMROCKS

How did the shamrock become associated with Saint Patrick? According to Irish legend, the Saint used the three-leafed plant as a metaphor for the Holy Trinity when he was first introducing Christianity to Ireland.

### THE WORLD RUNS UP QUITE A BAR TAB

All of the Saint Patrick's Day revelry around the globe is great news for brewers. A 2012 estimate pegged the total amount spent on beer for Saint Patrick's Day celebrations at \$245 million. And that's before tipping the bartenders.

### THERE ARE NO FEMALE LEPRECHAUNS

Don't be fooled by any holiday decorations showing lady leprechauns. In traditional Irish folk tales, there are no female leprechauns, only nattily attired little guys.

### WE SHOULD REALLY WEAR BLUE

Saint Patrick himself would have to deal with pinching on his feast day. His color was "Saint Patrick's blue," a light shade. The color green only became associated with the big day after it was linked to the Irish independence movement in the late 18th century