

We are just one month into 2015 and there have been plenty of voices making their predictions about what the stock market will do this year. I'll go out on a limb here and predict that many of them will be "adjusting" their predictions several months from now. In the article on picking winners and losers, you will see why predictions are so hard to get right. If you are focused on improving your health this year, you may enjoy the article on how your health can affect your money. How we handle and feel about money affects our health, but it also affects our relationships. Here is some great financial advice intended for newlyweds, but every couple can find something helpful. Think of it as my Valentine's Day gift to you. Lastly, I have something to share for all the golfers, especially those who are affected by wintry weather. Hang in there—the sun is coming!

Warm Regards,  
*Bridger*



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**Picking Winners and Losers – It's Anyone's Guess**

See why it's so hard to make predictions about market performance.

**5 Ways Your Health can Affect Your Money**

Taking steps to improve your health can have a positive impact on your finances too.

**13 Financial Tips for Newlyweds**

Even if you're no longer a newlywed, there's some great advice here.

**A Daily Golf Swing Routine When Bad Weather Hits**

How golfers can benefit from a technique used by baseball players.

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