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For many Americans, Valentine's Day is synonymous with romance. We get reservations weeks or months in advance, shower our partners in love and affection, and enjoy an extravagant date night. It's a day filled with high expectations, and with that comes stress and pressure. If you feel like you're always going above and beyond to impress on Valentine's Day without getting the same effort in return, it may be time to show yourself some extra love.

Everyone deserves a happy and fulfilling life, but it can be hard to achieve when work, relationships, and other pressures weigh us down. Most of us rarely take time for ourselves, so as the pressure builds, we start to experience episodes of burnout, depression, and anxiety. This Valentine's Day or sometime close to it, take time for yourself and practice self-care. It will help you feel rejuvenated while removing any negative thoughts that have been lingering around.

How you approach self-care is entirely up to you, but it almost always involves engaging in



relaxing and enjoyable activities. Think about the things you love to do the most. When was the last time you played a round of golf, went on a walk through nature, or enjoyed your favorite movie uninterrupted? Whatever your favorite activity may be, find a way to incorporate it into your self-care day.

In addition to your favorite activities, take some time to pamper yourself. Get a massage, buy something for yourself that you really want, or take a long, relaxing bath. These actions will help you feel good inside and out!

To ensure your self-care day is a success, consider turning off your phone and other devices for the duration of the day. Scrolling through social media will not help you feel any better; in fact, it will likely make you feel worse. This is a time to focus on yourself and ensure you get the attention and love you deserve. If you waste the whole day scrolling through TikTok or X, you'll focus on everything but yourself.

If January is the time for plotting new beginnings, February is the month to put your plans to the test.

Depending on what you've set out to achieve in the coming year, the next few weeks could be when the wheels really begin to spin in the right direction. If you look at its Latin origins, "February" translates to "month of purification." Whether we're hoping to shed those extra pounds or set the foundation for extensive life changes that will benefit us for years to come, we should not waste the next several days.

The above words are more than what I hope is an engaging introduction to this article; they're also a pep talk to myself. The older I get, the more meaningful February becomes for me. My birthday is on the 28th, so I always try to use it as a deadline to get into high gear and make myself as healthy as possible on that day.

"Try making February the time you work harder to feel, think, and act better than you ever have before."

Admittedly, it's always a lofty goal. I usually start the summer in pretty good shape, but that season also marks the beginning of a slippery slope that doesn't let up for me until after the holidays at the end of the year. The summer months (and a few that follow) are all about eating out, visiting my children at school, and hosting tailgate parties during football season. I always treasure these moments, but they're rarely kind to my diet. Before I know it, those activities lead into Thanksgiving, Christmas, and more calories than I care to imagine.

Once the dust settles in early January, I think to myself, "You know, by your next birthday, let's try to be the best version of yourself that you can be by that day." I spend the next two months concentrating heavily on purifying myself. In addition to participating occasionally in Dry January (not that I'm a big drinker anyway), I'll often recommit to getting good sleep (a more challenging goal as I get older), eating well, and working out in the morning.

Naturally, any significant life changes we hope to make require considerable discipline. Being a data person, I rely on numbers to stay on track. This practice extends to counting calories and closely monitoring the nutritional value of the food I eat. Although I fully acknowledge that it drives my wife crazy when I pull something out of the trash to read the nutritional information listed on the back of the packaging, I have a difficult time staying consistent with my health plans if I don't track *everything*. After all, once you record something, you're more likely to remember it.

Just as I track the number of leads my firm gets through our marketing efforts, I follow the same habits when I'm working toward hitting my target by my birthday. Believe me, I have meticulous spreadsheets for my physical and dietary activities, and I consistently enter related data on my iPhone.

While you may not need to get *that* in-depth with charting your progress, embracing opportunities to make your life better is never a bad idea. Try making February the time you work harder to feel, think, and act better than you ever have before. And if you do hit your goals, please be sure to share your successes with me!

-Kevin Mottley



THE MOTTLEY CREW REVIEW

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FEBRUARY FOCUS

The Month That Makes or Breaks Momentum



Love Yourself Like You Mean It

YOUR VALENTINE'S DAY SELF-CARE GUIDE

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THE GOLDEN GAME PLAN

A STRONGER FOCUS ON FRUGAL FINANCES

As you prepare for retirement, it's never a bad idea to critically examine your current expenses and determine which costs you should keep or discard as your income changes. Here are three thoughts on streamlining your budget for greater security in your senior years.

A Redundant Risk Evaluation

When raising families, we implement ways to ensure financial security if unexpected circumstances affect a breadwinner's income. Expenses like disability and life insurance may have been critical costs in years past, but perhaps you're at a point where these policies could be reconsidered. If you're approaching retirement and your children are grown and out of the house, you may no longer need to cover yourself in the event of a disability. Additionally, a life insurance payout for your family may not be as critical now as it would have been if you had passed away when your kids were younger.

Simple Suppers That Save Cents

A food budget should be based on what you throw out, not what you eat. It may surprise you that the average American family tosses \$1,600 in produce annually! Although you'll likely have fewer mouths to feed as you age, the likelihood of at least some of your groceries ending up in



the garbage can is still high. Planning your meals in advance and purchasing only the necessary items to prepare them is one way to reduce unnecessary food spending, especially as the likelihood of sticker shock at the supermarket seems slim at best in the new year.

Midweek Moments of Meaning

One of the beautiful things about reaching an age when you're done raising young children is that you're no longer beholden to schedules that accommodate their needs first. Gone are the days of waiting for summer or holidays, which are among the priciest times of the year to travel, to take a vacation. With more flexibility in your daily schedule, you can now plan trips in a more budget-conscious way. Flights and accommodations often cost less during weekdays or in the spring and fall, and you can save even more by taking advantage of AARP discounts where available.



A SIMPLE SIGN, A GLOBAL SPARK

The Story Behind 'Be Kind'

When it comes to spreading positivity in this world, there's no such thing as a small act.

February is already a time to celebrate the power of romantic love via Valentine's Day, but Random Acts of Kindness Day on the 17th is a way for all of us to show our care and support to our neighbors, friends, and community. There are few greater examples of the gift of kindness than the global movement of compassion that began in Richmond a few years ago.

In 2018, a Richmond resident named Gini Bonnell was on a walk in her neighborhood when she spotted a discarded whiteboard. Noticing that the whiteboard was still usable, she took it home and adorned it with a drawing of a heart and a simple message: *In A World Where U Can Be Anything ... Be Kind*. After placing it in her yard, it wasn't long before the sign garnered waves and honked horns from passersby.

"I believe kindness is a choice," she told WWBT in 2019. "Everybody has a story to tell; everybody has something going on. Forget about yourself, and think about the other person and be kind."

Word soon spread throughout the area, and Bonnell began creating signs (shortened to "Be Kind") for anyone who wanted to use them. Other people also started making similar signs of their own, and the "Be Kind" movement was born.

Bonnell's idea gained considerable traction during the COVID-19 era, when people from around the world began creating and posting their own signs as a way to combat the negativity and hopelessness many were experiencing at the time. By the summer of 2020, "Be Kind" signs could reportedly be seen in nearly 40 countries and in every U.S. state.

Thank you, Gini, for transforming a whiteboard found in the trash into a worldwide phenomenon ... and reminding us all that a few kind words can go an incredibly long way.

-Kevin Mottley

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MOUTHWATERING MINI CHEESECAKES

Surprisingly simple and downright delicious, these bite-sized cheesecakes are the perfect party treat to lose count eating!

INGREDIENTS

- 12 oz package vanilla wafers
- 16 oz cream cheese, softened
- 3/4 cup white sugar
- 2 large eggs
- 1 tsp vanilla extract
- 21 oz can cherry pie filling

DIRECTIONS

- Preheat oven to 350 F.
- In two 24-cup miniature muffin pans, line each space with a paper liner.
- Using a food processor or resealable plastic bag, crush vanilla wafers into a fine crumb.
- Press 1/2 teaspoon of crumbs into each paper liner.
- In a mixing bowl, beat cream cheese, sugar, eggs, and vanilla until light and fluffy.
- Fill each miniature muffin liner with this mixture, almost to the top.
- Bake in the preheated oven for 15 minutes or until the cheesecakes are set.
- Cool completely in the pan.
- Top each mini cheesecake with about a teaspoon of cherry pie filling before serving. Enjoy!

Inspired by AllRecipes.com

During a recent trip to the National Portrait Gallery at the Smithsonian Institution with my parents and sister, I was gobsmacked to discover a handful of U.S. presidents I had forgotten even existed! In honor of Presidents Day this month, I'd like to tell you about one obscure president in particular who did more for our country than many may realize.

Perhaps the most well-known fact about President Chester A. Arthur (1881-1885) is that he was one of only five U.S. presidents to assume the role after the assassination of their predecessor (in his case, President

An Overlooked Leader

Chester A. Arthur's Surprising Presidency



James A. Garfield). Despite the tumultuous circumstances surrounding his ascension to the presidency, Arthur left his mark. In 1883, he signed the Civil Service Reform Act into law. The legislation eliminated political favoritism in the selection of federal jobs in favor of a merit-based system, thereby ensuring the placement of (in his words) "competent and faithful public servants." Arthur's presidency earned accolades from the great Mark Twain, who remarked, "It would be hard indeed to better President Arthur's administration."

Before pursuing a life in politics, Arthur was a successful lawyer. In 1854, he became a civil rights pioneer when he successfully represented Elizabeth Jennings, an African American schoolteacher, who sued the Third Avenue Railroad Company for race-based discrimination after the train conductor refused to let her board.

Although Arthur rose to achieve the highest echelon of the American dream, his life was marked by considerable loss. His first of three children, William, died at just 2 years old. While attending a concert in 1880, his wife, Nell, complained of not feeling well

and left early. Three days later, she died of pneumonia at the age of 42. The loss affected Arthur deeply. Upon his election to the vice presidency, he remarked, "Honors to me are not what they once were."

Additionally, he carried a grave secret during his tenure in the White House. Before becoming vice president, he had been diagnosed with Bright's disease, a condition that causes inflammation of the kidneys. While he fulfilled his duties as vice president and president without disclosing his health issues publicly, many historians believe his illness played a significant role in his half-hearted campaign for a second term. When he ultimately lost his party's nomination, he retired from public life before passing away on Nov. 18, 1886. He is buried next to Nell at Albany Rural Cemetery in Menands, New York.

As we celebrate Presidents' Day, take a moment to honor Chester A. Arthur, a true civil service advocate and an early civil rights defender!

-Kevin Mottley