

You've probably figured it out by now. The harrowing reckoning of April 15th, tax day, has been postponed. Well, postponed until today. So, if you're reading this and haven't filed, stop immediately and get to work. The time is now if you are a last minute filer.

For years, I was among the legions of last minuters. I don't know about you but I find it difficult to get motivated. First, it takes a bit of effort to pull everything together. Locating old check stubs. Combing through credit card bills. Searching for thank you letters from charitable organizations. None of it is difficult work; it's just boring and time consuming.

It doesn't get any better once you find everything. Mind you, I'm not one of those people who find pleasure in filling out forms. In case you are wondering, yes, I use one of those software packages that guides me through it. It doesn't matter, I always worry that I will sneeze, inadvertently click continue and miss an important question. If not that, then I'm sure I'll somehow misinterpret something. Every year, after countless reviews, I take a deep breath and hit send. Luckily, it's been so far so good.

Now, I admit it, I was tempted by the extended deadline. I could have, would have gladly left it for the final weekend. Heck, I've been known to take tax day off. No, not because I wanted to but because I had to! Before I filed electronically, I knew which post offices closed at six and which ones stayed open until midnight. That said; I hit send surprisingly early this year. In fact, my return jumped on the cyber highway and winged its way to Washington two whole weeks ago. I'm not sure but I think that may be a record for me.

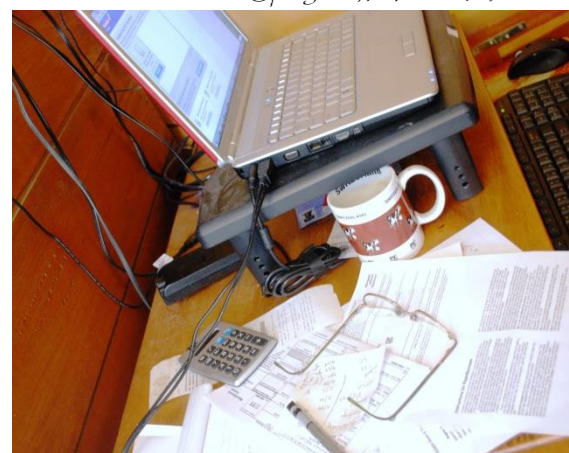
Record or no, there is a payoff. Thanks to direct deposit, my refund is already in the bank. How about that for motivation? So, if you are frantically filling out forms today, or did so over the weekend, consider this ... twelve months from now, instead of pulling your hair out, shuffling through a bunch of papers and filling in forms, you could be celebrating with your refund.

Now I know that each and every financial advisor out there is going to yell and shout and tell you the last thing you should do is blow your refund on a vacation or a party. They will offer much more practical advice. They will suggest you invest in a 529 college fund for your kids or grandkids, put it in your IRA or start an emergency fund. Responsible people don't think you should fly to Bermuda or buy diamond earrings, especially if the cost of the trip or jewelry is more than your refund.

Alright then, how about a compromise? Forget Bermuda, drive to the coast for a walk on a sunny beach and have lunch at a favorite clam shack. I spent my first ten summers on the Cape and I make a habit of having fried clams once a year. Instead of diamonds, visit a craft shop, the one with the amazing local artists. Treat yourself to a truly special pair of earrings, a gorgeous ceramic bowl or a fabulous scarf. Indulge in the kind of treasure that you will be proud to own not for a day or two but a lifetime.

As for me? What did I do with my refund? Okay, I confess. I went to Florida. But heck, I'm not a financial advisor. I don't even play one on television.

Bon appétit!



Asparagus Salad with Reduced Balsamic Vinaigrette

If the calendar says spring, then it's time for asparagus, lots of asparagus. Enjoy!

Serves 8

2-3 pounds asparagus, trimmed
6-8 ounces arugula
1-2 scallions, thinly sliced
Reduced Balsamic Vinaigrette (recipe follows)
Parmigiano-Reggiano cheese
1/3 cup pine nuts, toasted

Fill a large bowl with ice and water.

Bring a large pot of salted water to a boil, add the asparagus and cook until tender crisp and bright green, 2-3 minutes. Drain and immediately drop the asparagus into the ice water to cool. Drain again and pat dry.

Put the arugula and scallions in a large bowl, drizzle sparingly with vinaigrette and toss to lightly coat.

To serve: arrange the arugula on a large serving platter or individual plates and top with asparagus. Drizzle the asparagus with a little vinaigrette, garnish with shaved Parmigiano-Reggiano and sprinkle with pine nuts.



Reduced Balsamic Vinaigrette

Makes about 3/4 cup

1/2 cup balsamic vinegar
1 tablespoon minced shallot
1 small clove garlic, minced
1/4 teaspoon fresh thyme leaves
1 tablespoon Dijon mustard
1 teaspoon or to taste honey
1/2 cup or to taste extra virgin olive oil
Sea salt and freshly ground pepper to taste

Put the vinegar in small, heavy saucepan and bring to a boil the over medium heat. Reduce the heat to low and simmer until reduced by half. Stir in the shallot, garlic and thyme, remove from the heat and cool to room temperature.

Using a rubber spatula to press on the solids, strain the vinegar through a sieve into a bowl. Season with salt and pepper and whisk in the mustard and honey. Slowly add and the olive oil and continue whisking until thick and well combined.



*Another recipe from Susan Nye:
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Cover and store extra vinaigrette in the refrigerator.

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