

CitizensFSB presents:



### SMART TIP:

Stuck inside, but want to stay fit?  
Check out YouTube for free workout classes that you can do at home (with little to no equipment).  
Many certified personal trainers and other professionals upload different videos to suit pretty much workout you are looking for.

### WHO SAID IT?

*"Sometimes I lie awake at night, and I ask, 'Why me?' Then a voice answers, 'Nothing personal... your name just happened to come up.'"*

[\[GET THE ANSWER\]](#)

### TEST YOUR KNOWLEDGE:

Q: In 1965, President Johnson signed Medicare into law and presented the first Medicare card. Who was the recipient?

- A) Lady Bird Johnson
- B) Eleanor Roosevelt
- C) Herbert Hoover
- D) Harry S. Truman

[\[GET THE ANSWER\]](#)

## April 2020

### Accentuate the Positive

Recent studies have linked several health benefits to optimism.

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### Is it a Hobby or a Business?

If your pastime generates income, some things to consider.

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### Travel Insurance in the Age of Coronavirus

What will you do in case of a cancellation or illness?

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### Recipe of the Month

Cauliflower Pizza

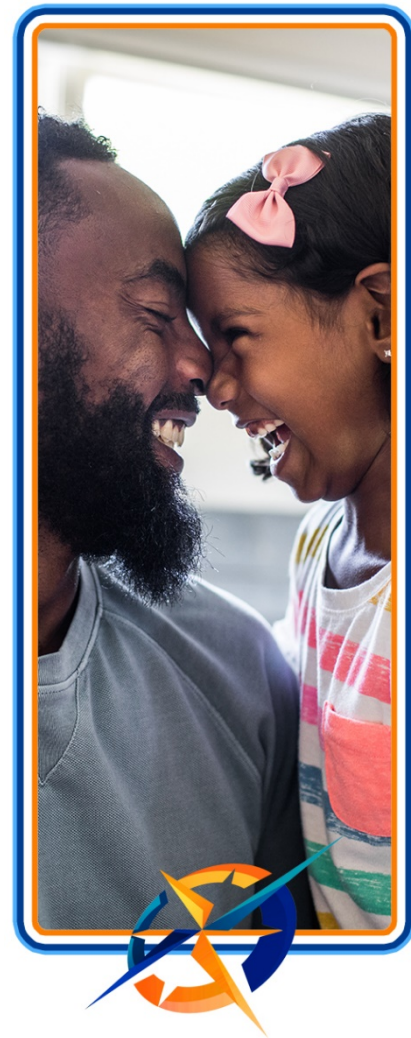
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## Accentuate the Positive

It's no secret that we are in a better mood when we're feeling well. However, evidence demonstrates that there may be genuine health benefits to maintaining a positive, optimistic outlook. In September of last year, JAMA Network Open published a meta-analysis taking a look at 15 studies of nearly 230,000 individuals. In these studies, optimism was linked to lower risk of cardiovascular disease (including heart attack) and an overall lower rate of mortality. What is the reason for this? Some have cited a lower levels of stress hormones, which in excess amounts and extended durations, can have negative effects on the body. Others have suggested that a positive frame of mind may improve a person's problem-solving skills and is associated with lower rates of engagement in unhealthy habits. Pessimism itself is a habit, and it is possible to give yourself a more optimistic outlook through practice. There is, of course, such a thing as too much optimism. If you were to be too optimistic, it's possible to take undue risks or become oblivious to certain threatening situations.

As with many aspects of life, you have the choice to accentuate the positive in a balanced, careful way that keeps you both happy and healthy.<sup>1</sup>



## Is it a Hobby or a Business?

There are any number of hobbies that people engage in during their personal time. Some of those hobbies involve the movement of money, ranging from buying and selling antiques and collectibles to breeding and trading in horses or other livestock. If you're taking part in this sort of hobby, and you are making any income from the endeavor, you will be reporting that income. Should you take this income as an individual or should you start a business (such as an LLC)?

It bears considering what the Internal Revenue Service (I.R.S.) considers a business. Are you attempting to make a profit? If you generate profit in three out of five years, you meet the I.R.S. criteria (two out of seven for horse breeding). However, if you are showing more expenses than profit, an I.R.S. audit may be more likely. For that reason, you might want to consult your tax, legal, and accounting professionals before modifying your existing tax strategy. This article is for informational purposes only and is not a replacement for real-life advice.<sup>2</sup>



## Travel Insurance in the Age of Coronavirus

The novel coronavirus, also known as COVID-19, has arrived just ahead of spring and summer, a time of year when many Americans are planning to travel and vacation. Many of those people have purchased some sort of travel insurance in case some sort of calamity arises while you are away from home. COVID-19 would certainly seem to qualify, and you would definitely be right to ask your provider if you are covered in this situation. Some travel insurance providers already cover cases where vacation plans are interrupted or canceled by

fear of the coronavirus and even cover treatment for those people unfortunate enough to become ill overseas. However, you should make sure that the coverage will handle these situations before you make your purchase. Ask if they offer cancel for any reason (CFAR) coverage for your trip. Until recently, such coverage wasn't available in every state.<sup>3</sup>



## Recipe of the Month

### Cauliflower Pizza

Serves 4

Ingredients:

One whole cauliflower

One egg

½ cup Parmesan and/or Mozzarella cheese, grated.

1½ tsp. seasoning mix of basil, oregano, salt, and pepper (to taste)

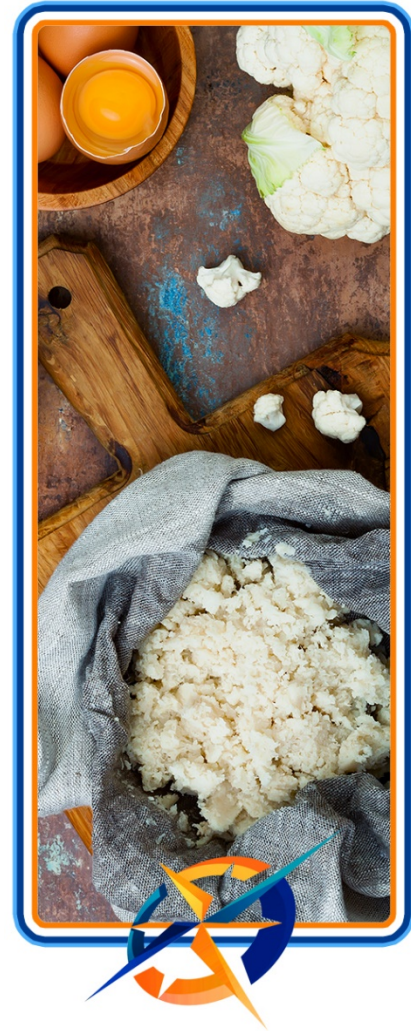
Extra virgin olive oil, misted (or cooking spray)



Directions:

1. Preheat oven to 375° F and add parchment paper.
2. After you rinse and chop cauliflower, rice in food processor, and then microwave for 8 minutes (or bake in oven for 15 minutes on your baking sheet).
3. Once cooked, move rice to layered cheesecloth and let cool for five minutes. Compress the liquid out of the cheesecloth until it no longer produces water.
4. Raise oven temperature to 450° F.
5. Mix egg, seasoning mixture. Add grated cheese and fully drained cauliflower rice. Mix well into pizza dough.
6. Add new parchment paper to baking sheet, mist with olive oil or cooking spray. Move dough to center of sheet and flatten into a thin pizza crust.
7. Bake for 20 minutes on each side, turning with spatula. Once baked, add favorite toppings and cheese, and bake until evenly melted.

Recipe source: [ifoodreal.com/cauliflower-pizza-crust/](http://ifoodreal.com/cauliflower-pizza-crust/)



[www.citizensfsb.bank](http://www.citizensfsb.bank)

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**WHO SAID IT?**

Charles M. Schulz

**TEST YOUR KNOWLEDGE ANSWER:**

**D:** Harry S. Truman. (Bess Truman received the second card.)<sup>4</sup>



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#### Citations.

- 1 - [nytimes.com/2020/01/27/well/mind/optimism-health-longevity.html](https://www.nytimes.com/2020/01/27/well/mind/optimism-health-longevity.html) [1/27/20]
- 2 - [kiplinger.com/article/retirement/T054-C000-S004-retirees-no-tax-deduction-for-hobby-losses.html](https://www.kiplinger.com/article/retirement/T054-C000-S004-retirees-no-tax-deduction-for-hobby-losses.html) [3/6/20]
- 3 - [cnn.com/2020/03/10/success/travel-insurance-claims-change/index.html](https://www.cnn.com/2020/03/10/success/travel-insurance-claims-change/index.html) [3/10/20]
- 4 - [pbs.org/newshour/health/president-johnson-signs-medicare-law](https://www.pbs.org/newshour/health/president-johnson-signs-medicare-law) [7/30/14]