



SMART TIP:

Looking for a high-protein, plant-based alternatives to meat? Try beans, peas, and other legumes. These protein-packed foods contain excellent sources of iron, zinc, fiber, magnesium, and other nutrients.

WHO SAID IT?

"I never dreamed about success, I worked for it."

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

TEST YOUR KNOWLEDGE:

Q: Thanks to federal tax reform, the standard income tax deduction for joint filers has grown. How large is it for the 2018 tax year?

- A) \$6,400
- B) \$12,900
- C) \$24,000
- D) \$28,000

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

January, 2019

Are We Sleeping Sufficiently?

Is seven hours ideal, or does the right amount differ per person?

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Teachable Money Moments

Help kids learn to save and spend wisely.

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Avoiding Athletic Aches

How can a weekend warrior avoid overdoing it?

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Recipe of the Month

Fresh and Light Lemon Layer Cake

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Are We Sleeping Sufficiently?

Is seven hours ideal, or does the right amount differ per person?

You may have heard that you should get seven hours of sleep per night. Or eight. It turns out that the quality of your sleep may be much more critical than the quantity, according to a study by Fitbit. The fitness product manufacturer did not compile its research in a lab, but by assessing data collected on its wearable devices during more than 3 billion nights of tracked sleep. It then compared this data against user scores on its Think Fast smartwatch app, a game designed to test intellectual readiness. It found that users with the highest scores were those who got about six to six-and-a-half hours of sleep in a night.

This contradicts general wisdom. In fact, doctors commonly advise seven hours of sleep, nightly. Fitbit cites a reason its numbers are lower: its wearable devices are clocking how long people are asleep, as opposed to merely lying in bed. Women, the Fitbit researchers contend, really need about 30 more minutes of sleep a night than men, and men and women older than 40 need deep sleep more than younger adults. In that age bracket, Fitbit adds, decreasing the hours spent awake after dark improves cognitive performance by 10%.¹



Teachable Money Moments

Help kids learn to save and spend wisely.

Too often, kids grow up with little interest in or understanding of financial matters. Just five states (Alabama, Missouri, Tennessee, Utah, and Virginia) require high school students to take a course in financial literacy. It may not surprise you that recently, when the FINRA Foundation offered a financial literacy test to consumers, only about a third of the test-takers passed.

The good news is, life offers plenty of opportunities to communicate the value of money to your kids or grandkids. Take the beginning of a year: you and your child or grandchild can set a money goal; perhaps, to save or earn a certain amount. Before age ten, you can teach the importance of weighing choices when spending. You can hand a child several dollars in a supermarket and ask him or her to select what fruit or cereal the household should buy; this is a grown-up moment in which you can share lessons about value, the nature of saving, and why you make one buying decision over another. For preteens and teens, you can explain the value of saving versus spending and the concept of opportunity cost; you can also discuss expenses for college, and how higher education can be funded. All these opportunities link financial concepts to everyday life.²



Avoiding Athletic Aches

How can a weekend warrior avoid overdoing it?

Your body tells you that you have trained too hard: you have cramping calves, an aching back, or a pulled muscle. How can you prevent further aches and pains?

The first precaution is to warm up. You may not have done it at age 20, but it may be essential at 50 or 60. Also, hydrate. Drinking water may be better than sports drinks (which tend to have high-fructose corn syrup or other unnecessary added sugars). After exerting yourself, think

about drinking low-fat chocolate milk. No joke: it has a 4:1 ratio of carbs to protein, ideal for muscle restoration. Other great foods that help muscle recovery: fish (because of omega-3 fatty acids, which lessen inflammation), seeds, and nuts, which are all high in lean protein. Varying your routine at the gym or outdoors (different machines or classes, different sports) can help you work different muscle groups and give others time to bounce back. Also, work up to your goals. As the SPEED Clinic at the University of Virginia School of Medicine advises, increase your distance only about 10% a week if you are a runner or spend just 20% more time on the links than you did last week rather than trying to play 36 holes.^{3,4}



Recipe of the Month

Fresh and Light Lemon Layer Cake

A creamy Italian treat!

Cake Ingredients:

- 3 Eggs
- 1 Cup Lemon Curd (for filling)
- 2 Tbsp. Lemon Zest
- 1 Tbsp. Lemon Juice
- 1 Cup Olive Oil (extra virgin)
- 2 Cups 1-to-1 Gluten-Free Flour
- 2 Cups Sugar

1 1/3 Cups Milk (whole)
1 tsp. Sea Salt
1 tsp. Baking Powder
1/2 tsp. Baking Soda

Frosting Ingredients:

1 Package (8 oz.) Cream Cheese
1 Tbsp. Lemon Juice
1/2 tsp. Lemon Zest
1 tsp. Vanilla Extract
1/2 Cup Butter
4 Cups Powdered Sugar

Begin by setting butter and cream cheese out to soften.

To prepare cake, coat three 8" cake pans with nonstick cooking spray, set aside, and preheat oven to 325 degrees.

Combine eggs, milk, olive oil, lemon juice, and 1 tablespoon of lemon zest in a large bowl, then use a mixer to cream for approximately 2 minutes. Stir sugar, flour, sea salt, baking powder, and baking soda into egg mixture, fold, then pour batter evenly into your cake pans. Bake until a toothpick inserted comes out clean (approximately 22-25 minutes), then remove from oven and allow to cool.

To prepare frosting, place softened cream cheese and butter into a large bowl, add 2 cups powdered sugar, and cream until mixture is fluffy and light (approximately 4 minutes). Add lemon juice, zest, vanilla, and remainder of powdered sugar, then cream with mixer for an additional 1-2 minutes. (To achieve the right consistency, you may wish to add in up to 1/4 cup additional powdered sugar.) Cover the mixture, place in refrigerator, and allow to chill.

Once frosting has chilled and cakes have cooled, place one cake layer on your serving plate or cake stand, then spread a thin layer of frosting onto it. Place the next cake layer on top of frosting and cover that layer with lemon curd as filling. Place the final layer on top of the lemon curd, then cover your entire cake with remaining frosting. Garnish with lemon zest.





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WHO SAID IT?

Estee Lauder

TEST YOUR KNOWLEDGE ANSWER:

A: C, \$24,000.⁵



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Citations.

- 1 - cnbc.com/2018/08/30/you-might-not-need-as-much-sleep-as-you-think.html [8/30/18]
- 2 - forbes.com/sites/margueritacheng/2018/06/18/financial-literacy-is-the-greatest-gift-of-all [6/18/18]
- 3 - chicagotribune.com/lifestyles/health/ct-life-starting-returning-fitness-routine-prevent-overdoing-20180917-story.html [9/17/18]
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