



SMART TIP:

Always hungry? Try emphasizing more fiber, lean protein, and healthy fats in your diet. Fiber and protein slow carbs from entering your blood too quickly; fat keeps it from leaving too soon. Stable blood sugar will help curb hunger.

WHO SAID IT?

"Do what you can, where you are, with what you have."

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

TEST YOUR KNOWLEDGE:

Q: What is the deadline for IRA contributions for the 2018 tax year?

- A) December 31, 2018
- B) April 1, 2019
- C) April 15, 2019
- D) June 15, 2019

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

April, 2019

To-Do List Dos & Don'ts

The keys to crossing off more.

[\[CLICK TO READ\]](#)

Shop, Eat, Save

Thrifty consumers can find more money today to keep for tomorrow.

[\[CLICK TO READ\]](#)

Heart-Smart Eating

Adopt a diet that works for you and your ticker.

[\[CLICK TO READ\]](#)

Recipe of the Month

Classic Roasted Tomato and Bread Soup

[\[CLICK TO READ\]](#)



To-Do List Dos & Don'ts

The keys to crossing off more.

Tasks mount, so you make a to-do list. You type out or jot down several of them, all seemingly achievable. At the end of the day, you are only able to cross off one. What happened? How can you make a to-do list that works?

Start by clarifying what should and should not be on the list. Most to-do lists contain too many items. Some are so long and ambitious, even a superhero would be challenged to complete them in a day. In fact, the start of a workday is probably the worst time to create a to-do list because you probably already have things demanding your attention; it is better to write one up the night before. Think about your “top three” to-dos, put them on your list, and add one or two more items if you like (but not seven or eight). All tasks on the list should be linked to specific verbs (“buy new router,” “shop for dinner”) rather than vague ones (“conceive company outing,” “determine landscaping plan for backyard”); if a task seems vague, it will probably linger. Link your list to your calendar: block time in your day to tackle particular things. Lastly, it is okay to revise a to-do list, as life regularly gives you new assignments to accomplish. Sticking with the same list for days until all the items are crossed off might leave you behind rather than up to date.¹



Shop, Eat, Save

Thrifty consumers can find more money today to keep for tomorrow.

You can build up your savings in myriad ways. Sometimes a fairly convenient way is overlooked because it involves adjusting the way we spend. It involves little financial victories instead of “big wins,” and it can free up a little more money that you can possibly contribute to retirement, investment, and bank accounts.

By buying more things used instead of new, you could possibly free up hundreds or thousands of dollars per year. Think about how many new things households purchase that wind up stored in the garage after barely getting out of the box. Used cars, sporting goods, clothes, and even toys can make very good financial sense. You can also borrow items from neighbors or friends rather than buying them for a “moment” in your life that may not recur. Get the most out of eating out by emphasizing quality over quantity – one good lunch or dinner at a restaurant a week, rather than a week of bad take-out. Also, consider the coupon-finding apps that can potentially save you many times what you pay for them or the websites that will regularly send you useful coupons for a wide variety of online and brick-and-mortar merchants.²



Heart-Smart Eating

Adopt a diet that works for you and your ticker.

When people hear they have to begin eating in a heart-healthy way, the assumption often is that their diet will be bland and boring from now on. That is not necessarily the case.

A heart-smart diet is one with less salt and smaller portions. Thanks to soy sauce, pickles, ketchup, and other condiments, most people down more than 4,500 mg of sodium per day. Ideally, that should be reduced by two-

thirds, though cutting it by half is also acceptable. About 80% of the salt we ingest daily comes from packaged and processed food. Eating large portions (another common dietary weakness) means absorbing more sodium and more calories, which can encourage weight gain and obesity (and more strain on the heart). A heart-smart diet means lots of fruits and vegetables (which are rich in antioxidants) and whole grains (which are fiber- and mineral-rich foods). Practically, you can treat yourself to an indulgence or two with this kind of diet – a bagel, a sweet scone, even a breadstick or two (but not the whole basket). Yes, you can satiate those sweet and savory impulses with a diet featuring less sodium, more fruits and vegetables, and more whole grains – for it might have just as much flavor.³



Recipe of the Month

Classic Roasted Tomato and Bread Soup

Ingredients:

- 1 medium onion
- 4 Tbsp. olive oil (divided)
- 4 - 6 cloves garlic, minced
- 2, 28-oz. cans whole, peeled tomatoes
- 2 - 3 bay leaves
- 2 cups of chicken stock
- 1½ cups of cubed, rustic bread (best to use day

old)
1 tsp. dried oregano
Pinch of chili flakes
Approximately ½ tsp. salt (to taste)
Fresh ground pepper, to taste
Freshly grated Parmesan cheese
Chopped, fresh basil or parsley, for garnish

Directions:

Step 1

Begin by adding the olive oil to a 5- to 6-qt. Dutch oven, warmed on medium heat. Sauté onions until translucent. Then, season with salt and pepper, add minced garlic, and cook for a few additional minutes.

Step 2

Next, crush the tomatoes by hand, and transfer into the pot, then add chicken stock, bay leaves, and dried oregano. Heat to a simmer, then reduce heat, while still maintaining a low simmer. Cook for about 20 minutes.

Step 3

Warm up a large frying pan on medium heat and add the remaining olive oil into a sauté pan. When the oil is hot, evenly spread the cubed bread onto the pan. Toss to coat with oil and brown the sides of the bread evenly.

Step 4

After the soup has cooked for approximately 20 minutes, add the browned bread cubes. Cook for about 5 more minutes, then turn off the heat, cover the soup, and let stand for 15 minutes. Remove the lid, then extract the bay leaves and discard.

Step 5

Set aside about ⅓ of the soup. Purée the rest with an immersion blender or pour it into food processor and blend until smooth. Re-incorporate the blended and unblended soup. Pour into bowls, and serve with grated parmesan and chopped fresh parsley or basil.

Recipe adapted from
www.simplyrecipes.com/recipes/tomato_and_bread_soup_pappa_al_pomodoro





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913-727-1047

WHO SAID IT?

Teddy Roosevelt

TEST YOUR KNOWLEDGE ANSWER:

A: C, April 15, 2019.⁴



**Member
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Citations.

- 1 - fastcompany.com/40521670/these-seven-to-do-list-mistakes-could-be-derailing-your-productivity [1/31/18]
- 2 - fool.com/personal-finance/2019/03/02/4-simple-tricks-for-saving-more-money.aspx [3/2/19]
- 3 - nbcnews.com/know-your-value/feature/7-steps-heart-healthy-diet-ncna976281 [2/27/19]
- 4 - fool.com/retirement/2019/03/03/ira-taxes-in-2019-5-must-know-facts.aspx [3/3/19]