



SMART TIP:

It's a common misconception that "mega" doses on vitamin C will help prevent or recover from a cold more quickly. Rest and fluids (and a trip to your doctor) are usually the best bets for recovery.

WHO SAID IT?

"There may be a great fire in our hearts, yet no one ever comes to warm himself at it, and the passers-by see only a wisp of smoke."

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

TEST YOUR KNOWLEDGE:

Q: What was the Dow's highest record close in 2018?

- A) 25,730.19
- B) 26,225.80
- C) 26,828.39
- D) 26,998.77

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

May, 2019

More IRL, Less URL

Too much Internet can mean not much done.

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

What's New With the W-4

The I.R.S. is working on a new withholding form.

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

When Is Airfare Cheapest?

The answer: not always 60 days out.

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

Recipe of the Month

"Ice Cream Truck" Ice Cream Sandwiches

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

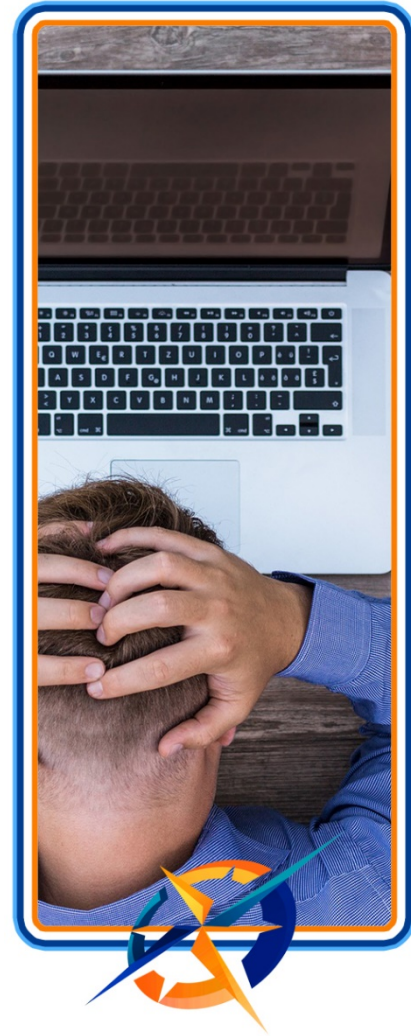


More IRL, Less URL

Too much Internet can mean not much done.

In a world where connectivity should theoretically make life easier, we sometimes find that the distraction of being online for hours takes us away from what we need to accomplish in real life. As much as we use and enjoy our social media apps, at times it can feel like we are being used by them. Apps, articles, TV shows and movies we stream, the odd cat video – they all battle for our attention.

The problem is we can only focus our attention in one place. When that place is social media or a streaming service, there is always something “next” for us to scroll to or see. As we get caught up in it, other things risk falling by the wayside. Recent academic research shows that these time drains breed higher levels of pressure and stress. Leaving the Internet behind, even for a couple of hours, helps us engage with friends and family in real time, work out or get outdoors, and do what we need to do. If we disengage, quality time in real life can win out, as it should. After all, when we look back over the course of our lives, will we regret not spending enough time on the Internet?¹



What's New With the W-4

The I.R.S. is working on a new withholding form.

You may have heard that the Internal Revenue Service plans to release a new W-4 form by the end of 2019, in time for the 2020 tax year. (A draft of the form could appear by the end of this month.) This matters whether you earn wage income or non-wage income, such as dividends and interest.

This will actually be the agency's second attempt at creating a new, user-friendly W-4 in the wake of the Tax

Cuts & Jobs Act of 2017. The first attempt, unveiled in the summer of 2018, was far more complex than the standard form that was in place for decades – in fact, it was so complex, accountants worried that taxpayers would not be able to fill it out correctly without guidance. According to *USA TODAY*, this second draft will probably ask taxpayers for their filing status, number of dependents, details about wage and non-wage income, and details about any itemized deductions. That means that to fill it out properly, you may need to have last year’s tax returns on hand as well as 1099 forms and paystubs. Many states could end up changing their withholding forms in response to the new federal form.²

[Whether or not you use the new tax form will depend on your individual situation. This information is not intended to be used for the purpose of avoiding penalties under U.S. federal tax law.]



When Is Air Fare Cheapest?

The answer: not always 60 days out.

An old bit of advice says that you should try to book a flight about 60 days prior to takeoff because that is about the time when airline tickets tend to be the least expensive. Like many simple rules, though, it does not apply to every (travel) situation.

The best time to book varies depending on where you want to fly – but before explaining that, it is worth noting how the basic “sweet spot” for booking apparently varies

from year to year. CheapAir.com recently analyzed prices of 917 million domestic trips and found that the “sweet spot” for purchasing tickets for domestic flights is 70 days before the travel date (a big change from 54 days last year). For international flights, the prime time to book is very different per region. Buying a ticket 70-75 days prior to takeoff is a good bet when you travel to Canada, Mexico, or elsewhere in Latin America. When it comes to destinations in the Caribbean or the South Pacific, you will need much more time to spare: the best prices tend to appear about 320 days before a departure date.^{3,4}



Recipe of the Month

“Ice Cream Truck” Ice Cream Sandwiches

Ingredients:

- ½ gallon ice cream (any flavor, slightly soft)
- 2⅔ cups (about 13⅓ oz.) all-purpose flour
- ⅔ cup, plus ¼ cup (about 3½ oz.), cocoa powder
- ¾ tsp. salt
- 1 cup (7 oz.) granulated sugar
- 1¼ cups (10 oz.) unsalted butter
- 2 egg yolks
- 2 tsp. vanilla extract

Directions:

Step 1

Begin by preparing the ice cream. Line a 9" x 13" pan with parchment paper, leaving enough extra paper to hang over the sides of the pan. Press the ice cream into pan and smooth top. Freeze until solid, at least one hour.

Step 2

Before turning on the oven, move oven racks to upper-middle and lower-middle positions, then preheat oven to 350° F.

Step 3

Prep 2 baking sheets by lining with parchment paper. Sift flour, cocoa, and salt into medium bowl; set aside.

Step 4

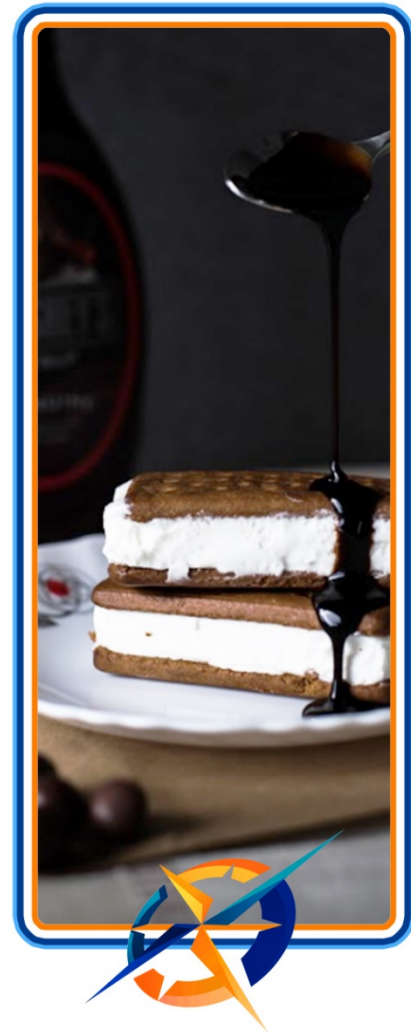
Combine sugar with butter and cream on medium speed in the bowl of standing mixer, using the paddle attachment, for about 1 minute. Add in yolks and vanilla, and once combined, add in dry mixture until all the ingredients are just combined. Divide the dough into 2 pieces and form each piece into a 5-inch square. Wrap up each piece with plastic wrap, and chill until firm, about 30 minutes.

Step 5

Working with 1 piece of dough at a time, on a lightly floured surface, roll the dough into an 8" x 12" rectangle. Use ruler to cut into 2-inch lengths along the 12" side (you should have 6 pieces). Cut each length in half, creating twelve 4" x 2" cookies. Using a long, flat spatula, place cookies onto the prepared pans. Poke about 15 holes into each cookie with a sharp object, like a skewer. Bake about 10 to 12 minutes, until done, rotating pans halfway through baking. Cool completely before constructing.

Step 6

Remove ice cream from pan and cut the ice cream into twelve 4" x 2" rectangles. To construct the sandwiches, place the ice cream between 2 cookies. You can wrap the



ice cream sandwiches separately in parchment paper or foil, then store overnight or serve immediately.

Serving Suggestion: Drizzle with chocolate syrup!

Recipe adapted from: www.seriousseats.com/recipes/2012/07/classic-chocolate-vanilla-ice-cream-sandwich-recipe.html



www.citizensfb.bank

913-727-1047

WHO SAID IT?

Vincent Van Gogh

TEST YOUR KNOWLEDGE ANSWER:

A: C, 26,828.39.⁵



This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty.

Citations.

- 1 - medium.com/the-mission/why-disconnecting-from-the-internet-improves-your-focus-167a824c3bb5 [6/27/16]
- 2 - usatoday.com/story/money/2019/04/09/tax-withholding-irs-release-new-more-complex-w-4-form-year/3401811002/ [4/9/19]
- 3 - travandleisure.com/travel-news/cheapair-airfare-study-best-time-to-book-flights-2018 [2/15/19]
- 4 - tripsavvy.com/when-to-buy-an-international-flight-4063912 [12/16/18]
- 5 - thebalance.com/dow-jones-closing-history-top-highs-and-lows-since-1929-3306174 [2/8/19]