



**SMART TIP:**

Looking for stress relief? Try petting a dog or cat. Studies show that playing with a companion animal can lower your levels of cortisol and increase oxytocin. Don't have a furry friend of your own? Visit a friend who does or consider volunteering at a local animal shelter or rescue group.

**WHO SAID IT?**

*"The price of greatness is responsibility."*

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

**TEST YOUR KNOWLEDGE:**

**Q:** Roughly what percentage of workplace retirement plans now have a Roth feature?

- A) 25%
- B) 30%
- C) 60%
- D) 70%

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

## June 2019

### Furthering Your Fluency

What steps can make learning a new language more fun, more rewarding, and less intimidating?

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### Retaining Your Tax Records

Just how long should you keep income tax forms?

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

### How Much Coffee Is Too Much?

Is there a level at which coffee consumption becomes more harmful than helpful?

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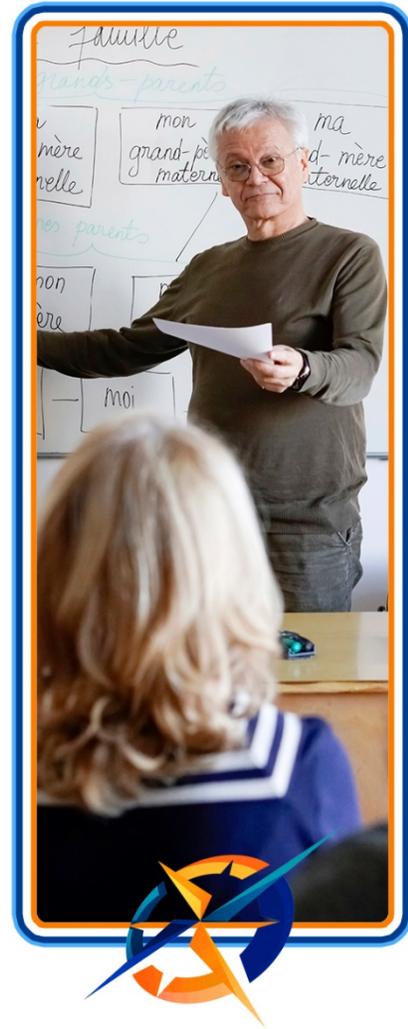
### Recipe of the Month

Hearty Make-At-Home Ramen Bowls

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



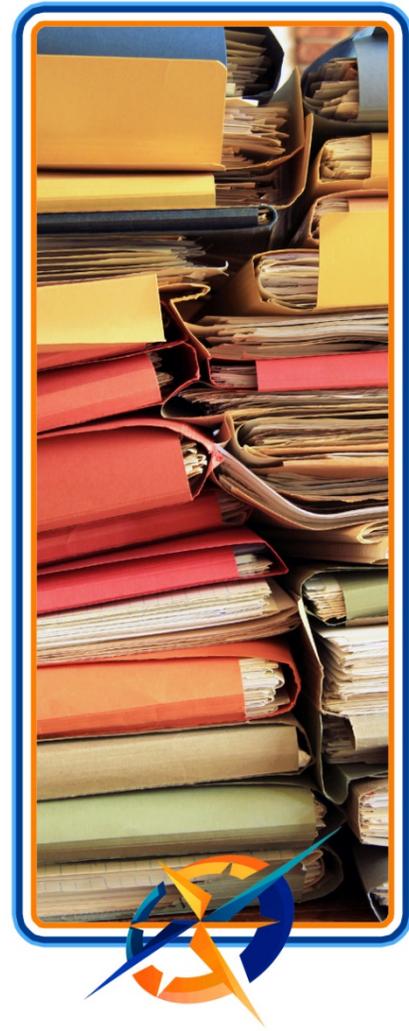
Maybe you have thought about learning another language; maybe you need to. While this may be a challenge, it may not be as hard as you think. Language learning has shifted to a new paradigm: the activities brought to you by today's most popular language apps seem more like a game where the effort you put forth to learn seems more like play and less like work. Some help you link a word (and a corresponding image) to a real-life situation. Some provide instruction in short, efficient segments of time (10-15 minutes), working on the principle of spaced repetition – the idea that you learn and retain more when you return to the same content or lesson rather than just “one-and-done” instruction. Beyond the apps, television is also a great way to witness how another language is used in real life, even if the dialogue seems dizzyingly fast (turn the closed captioning on if no subtitles are provided). Online meetups – which bring fluent and novice speakers of languages together from around the world – also have the potential to accelerate your learning curve. Finally, grammar rules should not intimidate you. You can learn proper conjugation and tense for another language the same way you learned them in English as a kid – by speaking the language daily, rather than studying rules in a textbook.<sup>1</sup>



## Retaining Your Tax Records

How long should you keep your income tax forms around? An old adage says seven years, but there is no simple answer to that question. The Internal Revenue Service advises you to hang on to your 1040 forms and other federal tax forms until the period of limitations applying to them runs out – in other words, until the deadline to amend your return passes as well as the I.R.S.'s capability to assess additional tax for that tax year. The agency advises every taxpayer to retain tax records for at least three years. If you file a claim for a loss from worthless securities or bad debt deduction, the

recommendation is seven years. If you have tax records pertaining to real estate transactions, you should keep them until you either sell or transfer the property, which could mean holding on to them for as long as you live. As a last note, a tax professional, attorney, insurer, or creditors may prefer that you retain your business or personal tax records for longer than the 3-7 years the I.R.S. recommends, depending on your financial, legal, or business situation.<sup>2</sup>



## How Much Coffee Is Too Much?

A large morning latte or mocha... a cup of coffee with lunch... maybe an iced cappuccino with friends in the evening... it all adds up to a lot of caffeine per day for a great many of us. Yes, caffeine has some health benefits, but judging by two newly released studies, it seems that 2-4 cups of coffee per day can be good for you, but 5-6 cups per day marks a tipping point. A paper just published in the *European Journal of Epidemiology* suggests that there is a link between drinking 2-4 cups of coffee daily and lowering your risk of dying from heart disease, lung disease, diabetes, and cancers. (This was actually a mega-

study analyzing 40 prior studies on caffeine intake involving nearly 4 million subjects.) A new study appearing in *The American Journal of Clinical Nutrition*, however, concludes that drinking six or more cups of coffee per day can raise an individual's risk of heart disease by as much as 22%. So, enjoy your coffee, but in moderation.<sup>3</sup>



## Recipe of the Month

### Hearty, Make-At-Home Ramen Bowls

#### Ingredients:

- 1 tsp. sesame oil
- 1 tsp. olive oil
- 2 to 4 cloves garlic, minced
- 2 to 4 tsp. ginger, freshly grated
- ½ cup carrots, shredded
- ½ cup shiitake (or other) mushrooms, sliced
- 4 cups broth (chicken, beef, or vegetable)
- 1 Tbsp. rice vinegar (optional)

3 to 4 Tbsp. low-sodium soy sauce, to taste  
1 to 3 Tbsp. Sriracha sauce, to taste  
6 oz. of plain Ramen noodles

**Toppings:**

Sliced chicken, beef, or pork  
Seaweed or nori  
Sliced scallions  
Asian pickles  
Corn  
Bean sprouts  
Sesame seeds  
Shredded carrots  
Soft-boiled egg

**Directions:**

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.

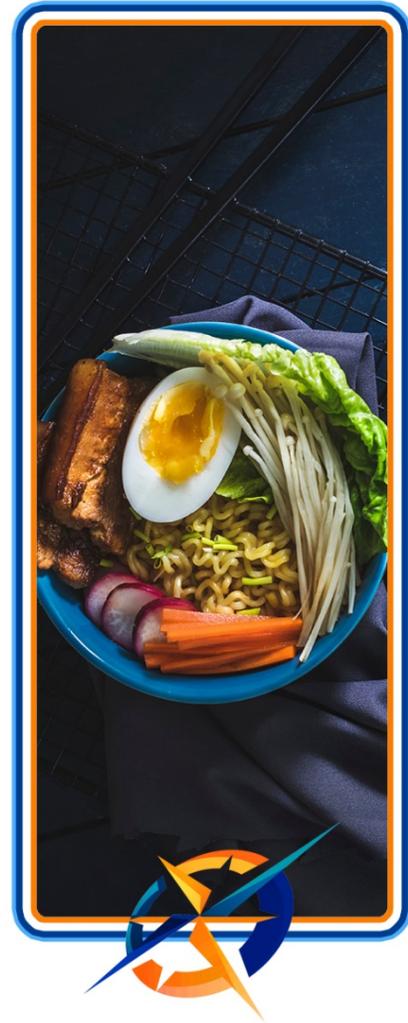
Next, crush the tomatoes by hand, and transfer into the pot, then add chicken stock, bay leaves, and dried oregano. Heat to a simmer, then reduce heat while still maintaining a low simmer. Cook for about 20 minutes.

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.

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.

Set aside about 1/3 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.killingthyme.net](http://www.killingthyme.net)*





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

**913-727-1047**

**WHO SAID IT?**

Winston Churchill

**TEST YOUR KNOWLEDGE ANSWER:**

A: D, 70%.<sup>4</sup>



**Member  
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#### Citations.

1 - [mashable.com/article/best-way-to-learn-language/](http://mashable.com/article/best-way-to-learn-language/) [8/15/18]

2 - [irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records](http://irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records) [5/1/19]

3 - [techtimes.com/articles/243232/20190513/study-reveals-the-amount-of-coffee-you-should-drink-everyday-to-live-longer.htm](http://techtimes.com/articles/243232/20190513/study-reveals-the-amount-of-coffee-you-should-drink-everyday-to-live-longer.htm) [5/13/19]

4 - [fool.com/retirement/2019/05/12/3-reasons-to-save-for-retirement-in-a-roth-401k.aspx](http://fool.com/retirement/2019/05/12/3-reasons-to-save-for-retirement-in-a-roth-401k.aspx) [5/12/19]