



Citizens
FEDERAL SAVINGS BANK

SMART TIP:

Spending time outdoors, especially as the temperatures rise? Be aware of your fluid intake to prevent dehydration. Talk to your doctor for more information.

WHO SAID IT?

"Cowards falter, but danger is often overcome by those who nobly dare."

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

TEST YOUR KNOWLEDGE:

Q: In April 2020, the U.S. personal savings rate reached a level unseen in more than 60 years. What was that level?¹

- A) 9.8%
- B) 12.6%
- C) 14.9%
- D) 33.0%

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

July 2020

What Will the New Workplaces Look Like?

Open offices and co-working spaces, once so admired for their informality and egalitarian quality, may be out. More traditional floor plans may make a quick comeback, thanks to new CDC guidelines, which also advise companies to encourage physical distance and driving to work.

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The Chances of Totally Cashing Out

Will we live in a cashless society by 2030 or 2040? Or will we always have a need for currency and coins?

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Chilled, Canned, or Fresh

Fresh fruits and vegetables are seen as the most nutritious. How much nutrition is lost when fruits and veggies are canned?

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Recipe of the Month

Key Lime Pie

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What Will the New Workplaces Look Like?

The Centers for Disease Control and Prevention wants employers to adhere to some new guidelines as they prepare for the return of some or all employees this summer and fall. These guidelines might also affect the way people commute to their jobs.

Four recommendations stand out. One, the CDC recommends a temperature check for each employee at the start of the workday. Two, common areas, such as kitchens and break rooms, should be free of any seating. Three, desks within the office should be 6 feet or more apart; if a workplace's layout cannot allow for that, plastic shields should be erected between them. Four, everyone in the office should wear masks or face coverings. In addition, the CDC guidelines encourage employers to open windows for greater ventilation and toss out "high touch" items like coffeemakers and bowls containing bulk snacks. Taking mass transit is a risk, the guidelines note; at the moment, the CDC thinks workers are better off just getting in a car and driving themselves to and from their jobs. While larger employers may have already planned out some of these adjustments, small businesses and nonprofit organizations could be hard-pressed to put them into play. As many employees continue to work effectively from home, employers, large and small, may decide to wait out the pandemic before bringing back the majority of their personnel.²



The Chances of Totally Cashing Out

Perhaps you know someone who carries no cash. Maybe that someone is you. Ten or 15 years ago, it would have been anomalous and occasionally frustrating to go

through the day without any bills or coins on you. Now, not so much.

In 2018, Americans used debit cards more than cash at the point of sale for the first time, according to a Federal Reserve survey. This year, many merchants have encouraged cashless payments to discourage money from changing hands, an effort to reduce the threat of COVID-19 transmission. Given developments like these, will cash disappear within a generation or even a decade?

The chance of that happening still seems small, at least on a macro scale. In fact, the value of cash in circulation has risen in developed nations since the 2008-09 credit crisis, according to Bloomberg. Digital payments are common in some countries, yet still uncommon in others. China, which possesses the world's second-largest economy, is planning to introduce its own digital currency in the near future – but most consumers in India, the world's fifth-largest economy, rely on paper currency. In America, it appears that coins and bills are not going away just yet.³



Chilled, Canned, or Fresh?

Fresh fruits and vegetables are the most nutritious, right? Not always. Shoppers coveting produce from the local farmer's market might be surprised to learn that frozen and canned fruits and vegetables are not as inferior as some make them out to be.

Undeniably, the most nutritious fruits and vegetables are found at the point of harvest. Once you pick or unearth a fruit or vegetable from its native environment, it reacts by starting to consume its own nutrients to maintain the life of its cells. Refrigerating or freezing produce, however, can

often help to slow this degradation. Research from the University of California, Davis shows that some vegetables rapidly lose nutritional components when kept at room temperature over a week. As an example, spinach loses 100% of its vitamin C value; carrots, 27%. With frozen vegetables, oxidation has been slowed – but as a prelude to being frozen, the vegetables are commonly subjected to high temperatures for a few minutes (in a process called blanching) to rid them of undesirable enzymes, insects and other bugs, and many harmful pathogens. Fruits and vegetables are (literally) heated to an even greater degree before being canned, and sometimes sugar and salt are added along the way. As the BBC notes, fruits and vegetables rich in Vitamins E and A (fat-soluble vitamins) generally keep more nutritional value while canned than those rich in Vitamin C (since water-soluble vitamins are more likely to leech out during the heating and canning processes).⁴



Recipe of the Month

Key Lime Pie

Serves 5 to 6

Ingredients:

Graham Cracker Crust:

One 1-lb. box graham crackers

¼ cup, plus 1 Tbsp., unsalted butter, melted

⅓ cup sugar

Filling:

3 egg yolks
2 tsp. lime zest
1 (14-oz.) can sweetened condensed milk
2/3 cup freshly squeezed or store-bought Key lime juice

Topping:

1 cup heavy or whipping cream, chilled
2 Tbsp. confectioners' sugar

Directions:

Graham Cracker Crust

- * Preheat the oven to 350° F.
- * Break up the graham crackers, place in a food processor, and process to crumbs. (If you don't have a food processor, place the crackers in a large plastic bag, seal it, and crush them with a rolling pin.)
- * Add the melted butter and sugar to the crumbs and pulse or stir until combined.
- * Press the mixture into the bottom and sides of a pie pan, forming a neat border around the edge.
- * Bake the crust until set and golden, around 8 minutes. Set aside on a wire rack; leave the oven on.

Filling

- * Meanwhile, in an electric mixer, with the wire whisk attachment, beat the egg yolks and lime zest at high speed until very fluffy, about 5 minutes.
- * Gradually add the condensed milk and continue to beat until thick, 3 to 4 minutes longer.
- * Lower the mixer speed and slowly add the lime juice, mixing just until combined, no longer.
- * Pour the mixture into the crust.
- * Bake for 10 minutes, or until the filling has just set.
- * Cool on a wire rack, then refrigerate.
- * Freeze for 15 to 20 minutes before serving.

Topping

- * Whip the cream and the confectioners' sugar until nearly stiff.
- * Cut the pie into wedges and serve very cold, topping each wedge with a large dollop of whipped cream.

Recipe adapted from The Food Network⁵





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WHO SAID IT?

Queen Elizabeth II

TEST YOUR KNOWLEDGE ANSWER:

A: D - 33.0%



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Citations.

- 1 - Fox Business, May 29, 2020
- 2 - Baltimore Sun, May 29, 2020
- 3 - Bloomberg.com, April 14, 2020
- 4 - BBC.com, April 27, 2020
- 5 - Food Network, June 2, 2020