



SMART TIP:

Weight-bearing exercise and low-impact cardio are both important to maintaining a healthy body, but don't forget this often-overlooked component: Stretching! Just a few minutes a day can help prevent injury and reduce muscle and joint soreness, both associated with physical activity as well as the general aches and pains of getting older.

WHO SAID IT?

"Always aim for achievement and forget about success."

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

TEST YOUR KNOWLEDGE:

Q: On September 5, 2011, the price of gold reached a record high on the New York Mercantile Exchange, and that record still stands. What was an ounce of gold worth on that day?

- A) \$1,301
- B) \$1,626
- C) \$1,832
- D) \$1,895

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

October 2019

Making Room for Ourselves

Why do we hold onto things we haven't used in years and find it hard to let go of what our friends and neighbors might simply call "useless stuff"? It relates to our happiness. We may become even happier, though, with less of it.

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

How Many Buckets for a Rainy Day?

Just how large should your emergency fund be? Your unique answer may depend on some life and financial variables.

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

Debark, Deplane, Destress

Ever hear of "wellness tourism"? Imagine a travel experience specifically designed to take the stress out of your life and provide you with relief from career or business owner burnout.

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

Recipe of the Month

Amish Sugar Cookies to Share

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



Making Room for Ourselves

Seemingly everyone has heard the decluttering mantra popularized by author Marie Kondo: if an item does not “spark joy,” then get rid of it. Realistically, though, it is hard for many of us to ruthlessly purge our attics, basements, spare bedrooms, or garages because so many items we keep relate to happy memories and even our identity.

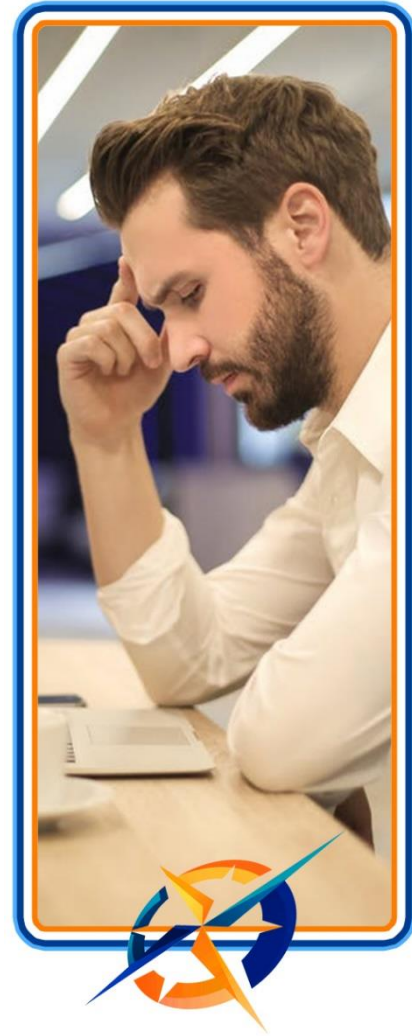
We buy certain things because we know they will make us happy or make others happy. The tipping point arrives when our happiness and self-worth link strongly to our possessions rather than our relationships and our role at work or in our community. As Matt Paxton (of *Hoarders*) reflected in a recent TED talk, people lose “time, money, space, relationships, and opportunities every day because they’re holding onto their stuff.” When that opportunity cost is evident, then it becomes time to jettison the excess. Paxson suggests decluttering one square foot at a time, donating as much as you can, and throwing out items that have no real appeal or value. The space you free up may be mental as well as physical, and tackling the job today has merit. The heirs of those who never thin out household clutter often end up squabbling, but not over who should inherit it rather who should deal with it.¹



How Many Buckets for a Rainy Day?

Every household is urged to have some kind of emergency fund. The question is, just how large should it be? The standard answer is that the fund should hold enough to pay for 3 to 6 months of living expenses. Your answer may differ.

After all, some households have irregular monthly expenses related to a small business, occasional long-term guests, a rental property, travel, or consulting or freelance work. People with seasonally dependent incomes or variable monthly incomes may want a larger emergency fund than some others. The same goes for couples or families living in relatively inexpensive metro areas who think they might someday move to a more-expensive area for a job or a business opportunity. Also, appetite for risk may influence an emergency fund's balance. A conservative household may feel comfortable with a larger rainy day fund, but a household with a more opportunistic outlook may have second thoughts about having such a sizable cash reserve. Households relying on one earner may want to consider having an emergency fund large enough to handle six months of fixed costs, while dual-income households might be able to devote less to their emergency funds.²



Debark, Deplane, Destress

Has work or business burned you out? Whether you get that sense, a change of scenery and pace may serve as a nice respite, perhaps even a cure. That explains the rise of “wellness tourism,” a type of vacationing specifically intended to soothe the stressed.

Maybe the word “Sedona” just popped into your head. Yes, Sedona, Arizona is a popular destination for wellness travel because of its food, spectacular colors, and vortexes, but only one of the hot spots on TripAdvisor’s recent list of “Most Blissful Destinations for Wellness Travel.”

Comparatively obscure Hawley, Pennsylvania made the list thanks to the lakeside pampering at the Lodge at Woodloch; Amelia Island, Florida ranks because of its Ritz-Carlton and its opportunities for peaceful kayaking. Park City, Utah qualified not only because of its high-end resort properties, but also because of its proximity to great skiing, hiking, walking, and biking trails. Some old favorites made the top ten list of foreign wellness tourism destinations – Goa, India; Costa Rica; the Maldives; and yes, Sedona – but also some less heralded ones, such as Zermatt, Switzerland, and Hepburn Springs, Australia. All these locations beckon travelers with great lodging and quietly immersive experiences or pastimes that can let you “detox” from the workweek grind.³



Recipe of the Month

Amish Sugar Cookies to Share

[makes about 5 dozen cookies]

Ingredients:

1 cup butter, softened
1 cup vegetable oil
1¼ cups sugar
1¼ cups confectioners' sugar
2 large eggs

1 tsp. vanilla extract
4½ cups flour
1 tsp. baking soda
1 tsp. cream of tartar

Directions:

These cookies are so easy to make and the perfect dessert to share with friends. They're sweet, soft, and perfect to go around. Have a family BBQ, school meeting, or book club coming up? Wow the crowd at your next gathering with these sweet treats.

*In a large bowl, mix together the butter, oil, and sugar until blended. Mix in the eggs and vanilla and blend.

*Combine the dry ingredients (flour, baking soda, cream of tartar) and gradually add to the wet mixture until smooth.

*Measure out a spoonful of dough and place it on an ungreased baking sheet. Bake at 375° F for 8 to 10 minutes or until golden. Let cool and serve.

Recipe adapted from *Taste of Home*⁴



Catanzarite Financial Services may be reached at
574-232-2650 or info@catanzaritefinancial.com
www.CatanzariteFinancialServices.com

WHO SAID IT?

Helen Hayes

TEST YOUR KNOWLEDGE ANSWER:

A: D, \$1,895.⁵



Securities and Advisory Services Offered Through Harbour Investments, Inc

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 - ideas.ted.com/many-of-us-have-a-little-bit-of-hoarder-inside-us-heres-what-to-do/ [9/3/19]
- 2 - businessinsider.com/how-much-money-to-save-in-emergency-fund-rules [7/27/19]
- 3 - theladders.com/career-advice/these-are-the-20-best-trips-to-take-if-you-have-work-burnout [6/14/18]
- 4 - tasteofhome.com/recipes/amish-sugar-cookies/ [9/12/19]
- 5 - thebalance.com/gold-prices-and-the-u-s-economy-3305656 [1/3/19]