

Catanzarite Financial presents:

perspectives 

MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



SMART TIP:

Dry skin this winter? Moisturize immediately after bathing or washing your hands, while your skin is still damp, to help lock in moisture and prevent it from fully evaporating off your skin.

WHO SAID IT?

"If you desire many things, many things will seem but a few."

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

TEST YOUR KNOWLEDGE:

Q: Two signatures appear on the front of a one dollar bill. On the right side is the Secretary of the Treasury. Who "signs" the left side?

- A) George Washington
- B) Treasurer of the United States
- C) Secretary of State
- D) President of the United States

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

February 2020

The Real Numbers Behind Walking

Be one step ahead.

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

Getting a Good Value for Winter Rentals

What to think about.

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

Planning Your New Garden

What might be new for you?

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

Recipe of the Month

Celebration Chocolate Cupcakes

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



The Real Numbers Behind Walking

Some of the conventional thinking about walking is changing. For many, walking is their favorite way to get in

some quick exercise. Whether you prefer it to the more strenuous activity of running or jogging or just enjoy being outside for a bit every day, it seems like more people are looking to “get their steps in” each day.

The famous “10,000” steps goal, however, might not be as scientifically accurate as many might think. It turns out that the 10k number came about thanks to the manufacturers of early pedometers. This number, which has been around since the 1960s, is being challenged by new research from Harvard Medical School. The study finds that those who walk 7,500 steps or more in a day had the lowest mortality rate out of 17,000 responding women, aged 66 to 78. More walking was not significantly correlated with any increased benefit. In fact, even walking only 4,400 steps in a day was associated with a diminished mortality rate. According to Professor I-Min Lee, one of the contributing researchers to the Harvard study, most Americans average about 4,000 to 5,000 steps each day. Professor Lee advises a new rule of thumb: whenever possible, make your goal 2,000 more steps than you normally walk in a single day. So, synchronize your pedometers!¹



Getting a Good Value for Winter Rentals

Thinking about renting a house for your winter pursuits? If you’re chasing the snow for skiing, snowboarding, and snowmobiling, the first thing to remember is that you’re not the only one!

With winter sports as popular as ever, you might be tempted to take a trip overseas. If you can afford to visit the Alps or Scandinavia, you’ll find no shortage of exotic and exciting destinations. But don’t discount options closer to home. Creating comfortable and affordable winter accommodations is big business all over the

country. In addition to the traditional ski lodges and resorts, you may also be considering some of the internet-based rental services, which match vacationers with property owners. While these websites offer reviews that you can research, giving you a glimpse into the experiences of previous renters, you might still experience some hesitation. Don't be afraid to ask the owners to talk with you via a video chat service. This would allow them to give you an impromptu "virtual tour" of the property. You may also want to consider renting a larger house and sharing it with another family. In some cases, this might prove to be less expensive, overall, than renting a house of your own. It also offers other opportunities to share costs, not to mention building memories together.²



Planning Your New Garden

With spring just around the corner, chances are that you might be thinking about what to prepare for your garden. In many parts of the country, there are water conservation considerations as well. Even if there aren't restrictions in your area, you may either have an interest in some of the coincidental benefits of so-called sustainable gardening. For instance, plants that need less water will need less watering, not to mention less tending, in general. Native plants often fit these criteria, depending on the variety.

If you've already established a garden, you might choose to let it "re-wild" a bit. This is the process of allowing frequently pruned bushes and shrubs to return to their natural shape as well as allowing the grass and some wildflowers to grow. Not only do dwarf hybrids need less watering and pruning, but they also take up less room, which is ideal for people with smaller yards. A final touch: plants that produce fruit, vegetables, or herbs can be both ornamental and edible all at once. After all that gardening, you could probably do with a nice snack.³



Recipe of the Month

Celebration Chocolate Cupcakes

$\frac{3}{4}$ cup pastry flour, sifted
 $\frac{1}{2}$ cup cocoa powder (unsweetened)
 $\frac{3}{4}$ tsp. baking powder
 $\frac{1}{2}$ tsp. baking soda
 $\frac{1}{4}$ tsp. salt
2 large eggs
 $\frac{1}{2}$ cup granulated sugar
 $\frac{1}{2}$ cup brown sugar, unpacked
 $\frac{1}{3}$ cup coconut oil, melted

2 tsp. vanilla extract
½ cup buttermilk, room temperature
Frosting of choice

1. Preheat oven to 350° F.
2. Between two muffin pans, line with 14 cupcake liners.
3. In a large bowl, combine the following dry ingredients: flour, cocoa powder, baking powder, baking soda, and salt.
4. Whisk the eggs, granulated sugar, brown sugar, oil, and vanilla together in a second bowl until combined and smooth.
5. Add half the egg mixture into the flour mixture, followed by half the buttermilk, then mix.
6. Add the rest of the egg mixture and buttermilk and stir, but do not overmix.
7. Carefully add the batter into the liners with a spoon, only halfway.
8. Bake for 18 to 21 minutes, or until a toothpick comes out clean.
9. Cool completely, then add preferred frosting and sprinkles, or otherwise, decorate to taste.

Recipe source: sallysbakingaddiction.com/super-moist-chocolate-cupcakes/



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

WHO SAID IT?
Benjamin Franklin

TEST YOUR KNOWLEDGE ANSWER:

A: B, Treasurer of the United States (Many other U.S. Bills have the same placement. The current \$100 bill features both signatures on the left, with the Secretary on top.)⁴



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Citations.

- 1 - [usatoday.com/story/news/nation/2020/01/04/walking-10-000-steps-day-good-fitness-goal-heres-better-one/2784372001/](https://www.usatoday.com/story/news/nation/2020/01/04/walking-10-000-steps-day-good-fitness-goal-heres-better-one/2784372001/) [1/4/20]
- 2 - thezoereport.com/p/unique-winter-vacations-you-should-take-before-spring-19627439 [12/27/19]
- 3 - apnews.com/d2fb113f1e894ef7a1b4b81fe88088c7 [1/7/20]
- 4 - money.howstuffworks.com/symbols-dollar-bill.htm [8/8/19]