

Catanzarite Financial presents:



MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



SMART TIP:

Holidays have you stressed out? It's okay to say, "no" if you need a break. Taking a couple evenings off to rest and recharge can allow you to enjoy all the magical moments the season has to offer – instead of looking forward to its eventual conclusion.

WHO SAID IT?

"The greatest good you can do for another is not just share your riches, but to reveal to him his own."

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

TEST YOUR KNOWLEDGE:

Q: When is the deadline for making a 2019 Roth or traditional IRA contribution?¹

- A) February 1, 2020
- B) March 15, 2020
- C) April 1, 2020
- D) April 15, 2020

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

January 2020

A Development to Dwell On

Is a decade of more affordable homes ahead? Many homeowners aged 60 and older are expected to sell in the coming years, which may create an opportunity for new buyers in certain markets.

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A Good Time to Track Your Money

The start of 2020 provides the occasion to think about your household finances and your retirement accounts. Is it time to make adjustments?

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

An Exercise in Core Competence

What can Pilates do for your brain and body? Learn why the low-impact workout is so popular and highly regarded.

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

Recipe of the Month

Veg-Out Salad

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



A Development to Dwell On

A gradual demographic shift might make homes more affordable in some areas of the country during the 2020s and 2030s. As baby boomers in their sixties and seventies elect to downsize (or “age in place” and eventually leave their homes to their heirs), the supply of existing homes for sale may grow by as much as 12% by 2027. That housing availability may help to increase the ranks of younger homeowners and create more buying opportunities for real estate investors and move-up buyers.

Zillow Research projects that certain Florida housing markets could be the most affected by all this, ranking Tampa, Miami, and Orlando in its top-five metro areas that could potentially see the greatest ownership shift. (The other two cities in the top five are Tucson and Dayton.) Other areas that could be greatly impacted include Palm Springs and the San Francisco Bay Area as well as the Hamptons in New York. This development might also impact residential construction, as a larger inventory of existing homes may soften demand for new housing. Zillow believes that Atlanta, Austin, Dallas, Houston, and Salt Lake City will be the cities least affected by this wave of housing turnover.²



A Good Time to Track Your Money

New year, new decade. As 2020 starts, what financial moves could you make today that might improve your retirement prospects or standard of living tomorrow? Consider some of these ideas.

If you did not contribute the maximum to your retirement accounts for 2019, think about ways to boost your yearly contribution toward the maximum; your future self may thank you. Tackle organizing those tax documents now, well before state and federal tax deadlines roll around. Just

take 15 to 30 minutes a day for a few days to get the jump on things.

The new year is also a good time to look at your business or household finances; in particular, your cash flow. How is money moving through your company, or your personal economic system, and where is the outgoing money headed? Perhaps there are monthly expenses that could be cut. If you are not already using personal finance software, think about some of the free apps that are available. They may help you stick to your new year's financial resolutions.¹



An Exercise in Core Competence

Pilates – an exercise method created by personal trainers Joseph and Clara Pilates during the 1920s – has many loyal adherents. Pilates focuses on strengthening your core abdominal muscles; in Pilates jargon, they are collectively called the “powerhouse.” It revolves around six principles: breath (the most important), control, centering, concentration, precision, and flow.

Core strength not only benefits the abdomen, but also the back. As *Shape* notes, a *Journal of Orthopedic & Sports Physical Therapy* study found that chronic lower-back pain

sufferers felt more relief after just four weeks of Pilates versus those in a control group who merely visited a physician and other specialists over the same timeframe. The low-impact workout is easy on the joints (for the record, padding on a Pilates reformer apparatus is about 10 times as thick as a typical yoga mat) and can enhance flexibility. A Brazilian study of young women who had never tried Pilates before showed that after 20 Pilates sessions, their flexibility improved by 19%. By emphasizing coordination of movement and breathing, Pilates also urges you to focus on the moment, taking your mind off the stresses and tasks of the workweek.^{3,4}



Recipe of the Month

Veg-Out Salad

Serves 8

Ingredients:

Salad

- 1 cup red cabbage, shredded
- 1 large yellow bell pepper
- 1 large orange bell pepper
- 1 large red bell pepper

1 English cucumber
10 oz. yellow/red cherry tomatoes
1 medium carrot
5 green onions
½ cup parsley, chopped
2 Tbsp. fresh dill

Dressing

¼ cup sunflower oil (you can use olive oil or avocado oil)
2 Tbsp. white wine vinegar (red wine vinegar or balsamic vinegar are good replacements)
1 tsp. Kosher salt, to taste
¼ to ½ tsp. freshly ground black pepper, to taste
2 cloves garlic, pressed

Directions:

Salad

*Begin by prepping the vegetables. Shred 1 cup of red cabbage, cut the bell peppers, and slice the English cucumber. Cut the vegetables into similar thinness and sizes. Peel and grate 1 medium carrot, halve cherry tomatoes, chop green onions (green part only), and finely chop parsley and dill.

*Gently toss the vegetables in a large bowl.

Dressing

*Mix the oil, white wine vinegar, salt, and freshly ground black pepper, then add chopped garlic cloves.

*Whisk the dressing until it comes together, then pour over salad (be careful to not overdress).

*Refrigerate the salad for about 2 hours to give it time to absorb the dressing.

*Serve and enjoy.

Recipe adapted from Olga in the Kitchen⁵



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WHO SAID IT?

Benjamin Disraeli

TEST YOUR KNOWLEDGE ANSWER:

A: D - April 15, 2020⁴



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Citations.

- 1 - investors.com/etfs-and-funds/personal-finance/tax-deadline-15-you-must-meet/ [12/6/19]
- 2 - zillow.com/research/silver-tsunami-inventory-boomers-24933/ [11/22/19]
- 3 - pilatesfoundation.com/pilates/the-history-of-pilates/ [12/12/19]
- 4 - shape.com/fitness/workouts/pilates-benefits [11/19/19]
- 5 - olgainthekitchen.com/all-veggie-salad [4/6/18]