

Catanzarite Financial Services presents:



MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



### SMART TIP:

The best advice to avoid overeating? Slow down. Research shows it can take about 20 minutes for your brain to receive the “I’m full!” signal from your stomach. Only have 20 minutes to eat lunch during a busy workday? Try to pace yourself during that time to avoid eating past the point of satiety.

### WHO SAID IT?

*“One of the hardest things in this world is to admit you are wrong. And nothing is more helpful in resolving a situation than its frank admission.”*

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

### TEST YOUR KNOWLEDGE:

**Q:** What is the 2019 contribution limit for a Roth or traditional IRA?<sup>1</sup>

- A) \$5,000
- B) \$5,400
- C) \$5,500
- D) \$6,000

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

## July 2019

### Skipping the Line on Your Next Trip

TSA PreCheck, Global Entry, CLEAR: a quick look at the programs that can help you board flights faster.

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

### Good News About Retirement Saving

A new study shows four signs of improvement in Americans’ effort to prepare for life after work.

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

### More Rest, Less Stress

There seems to be a relationship between the quality of your sleep and your blood pressure.

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

### Recipe of the Month

Chili-Rubbed Ribs

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



## Skipping the Line on Your Next Trip

Commercial air travel today means waiting in lines – potentially, long lines. You may have wondered about the three programs offering travelers a chance to shorten these waits: TSA PreCheck and Global Entry, which are federal government efforts, and CLEAR, a private-sector membership program.

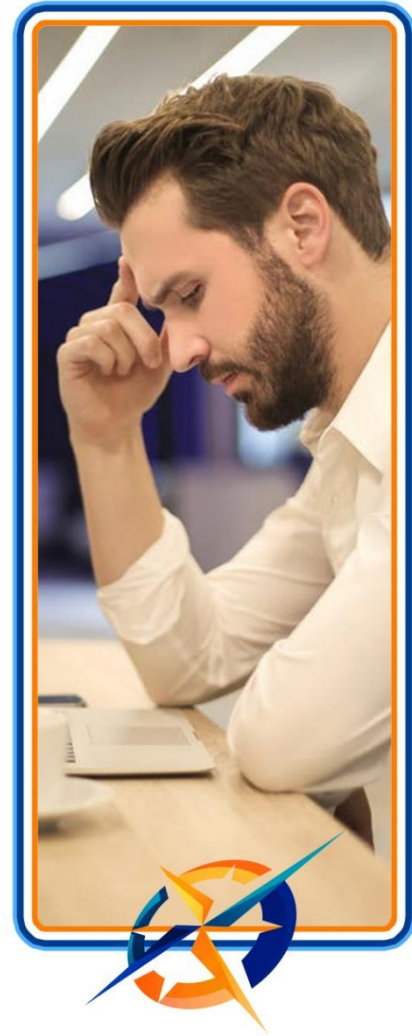
TSA PreCheck currently has an entry-level fee of \$85 for five years, and more than 200 U.S. airports and 7 million travelers participate in the program. The Transportation Security Administration (TSA), which runs TSA PreCheck, says that in May, 92% of TSA PreCheck members waited less than five minutes at airport security checkpoints prior to their flights. Global Entry is essentially TSA PreCheck with expanded range; overseen by U.S. Customs and Border Protection, it is available at major U.S. and Canadian airports and select air terminals away from North America. It costs \$100 for three years. A CLEAR membership takes you to the front of an airport security line; although, you still need to undergo a regular security screening. It costs \$179 a year, and about 40 domestic airports use the service. Tech website CNET believes Global Entry is the best value of the three. As a last note, travelers will need either a Real ID or a passport to board a domestic flight starting in October 2020.<sup>2,3</sup>



## Good News About Retirement Saving

Vanguard's *How America Saves 2019* report shares some encouraging data. The investment company's latest annual look at how pre-retirees are saving and investing through workplace retirement plans notes four positive developments.

One, the average workplace retirement plan account grew about 4% in 2018, even though the broad stock market fell more than 6%. This reflects workers electing to boost their retirement plan contributions. Two, the frequency of autoenrollment in retirement plans has been increasing. Three, the average, yearly, overall contribution rate to a plan has averaged 10.6% of a worker's salary across the past 15 years (the 10.6% represents both employee and employer contributions). Four, the number of Americans participating in employer-sponsored retirement accounts has increased to 100 million. The average account value for plan participants aged 65 and older was \$192,877 in 2018, which shows the power of diligent and consistent saving.<sup>4</sup>

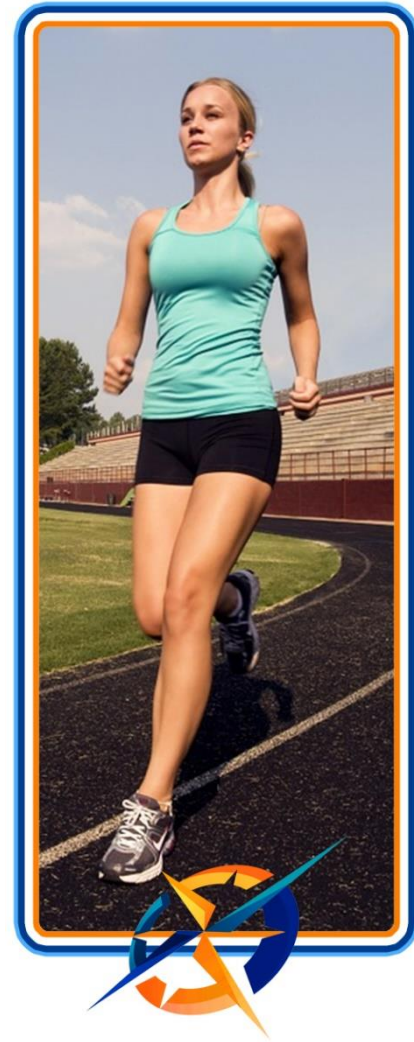


## More Rest, Less Stress

Getting more sleep appears to be good for your heart as well as your mind. A new study directed by researchers from the University of Arizona sees a link between better sleep at night and lower blood pressure the following day.

This study gave out blood pressure cuffs to 300 adults aged 21 to 70 who had no history of heart problems. The cuffs took the blood pressure of these adults every 45 minutes over two consecutive days. Additionally, the study participants wore wrist monitors tracking movement, which helped to assess what the researchers called their

“sleep efficiency.” Those who had restless nights also had higher blood pressure readings the next day (in medical terms, higher systolic blood pressure), a phenomenon not notable in those who had slept well. To encourage a good night’s sleep, the study recommends some basics: keeping light from the sunrise-in-the-east out of your room and leaving your smartphone in another part of your home. As the study’s lead author noted, “blood pressure is one of the best predictors of cardiovascular health.”<sup>5</sup>



## Recipe of the Month

### Chili-Rubbed Ribs

[10 servings]

#### *Ingredients for the Seasoning*

- 4 Tbsp. packed brown sugar
- 2 Tbsp. paprika
- 3 Tbsp. chili powder (adjust for how spicy you prefer)
- 3 tsp. cumin
- 3 tsp. garlic powder
- 1 tsp. salt

*Ingredients for the Glaze*

1 cup soy sauce  
1 cup packed brown sugar  
 $\frac{2}{3}$  cup ketchup  
 $\frac{2}{3}$  cup lemon juice  
1  $\frac{1}{2}$  tsp. ginger

*And...*

6 pounds pork baby back ribs

**Directions:**

Turn on the grill for these perfect summer ribs! With the ideal balance of sweet and spicy, you're going to want to make these ribs all summer long.

\*Mix seasoning ingredients together and rub on ribs.

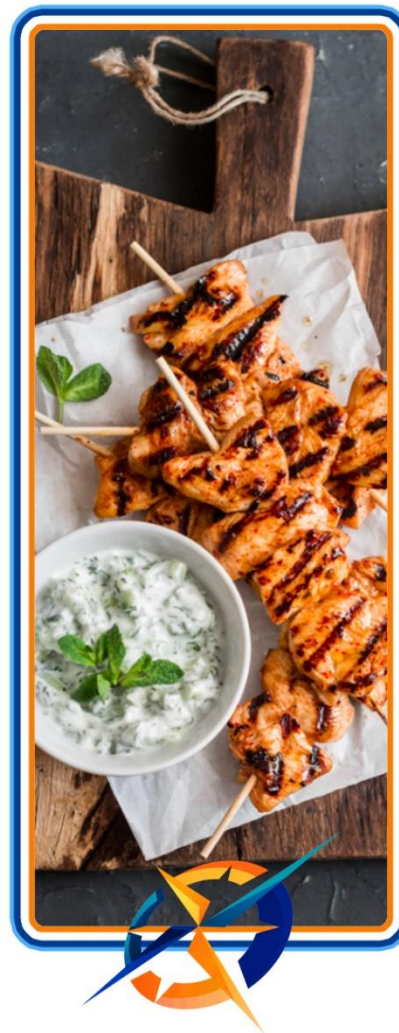
\*Refrigerate for at least 30 minutes.

\*Wrap ribs in aluminum foil and grill over indirect medium heat for 1 to 1 $\frac{1}{2}$  hours or until tender.

\*While the ribs are cooking, combine glaze ingredients and cook over medium heat until all the sugar is dissolved (about 7 minutes).

\*Remove ribs from foil, place over direct heat, and brush with half the glaze. Grill for another 25 to 30 minutes, turning occasionally and brushing with the remaining glaze.

Recipe adapted from *Taste of Home*



Catanzarite Financial Services may be reached at  
(574) 232-2650 or [info@catanzaritefinancial.com](mailto:info@catanzaritefinancial.com)  
[www.catanzaritefinancial.com](http://www.catanzaritefinancial.com)

**WHO SAID IT?**

Benjamin Disraeli

**TEST YOUR KNOWLEDGE ANSWER:**

D: \$6,000



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 - [fool.com/retirement/2019/06/03/set-yourself-up-for-a-secure-retirement-with-these.aspx](http://fool.com/retirement/2019/06/03/set-yourself-up-for-a-secure-retirement-with-these.aspx) [6/3/19]
- 2 - [cnet.com/how-to/tsa-precheck-vs-global-entry-vs-clear-cost-and-benefits-of-each/](http://cnet.com/how-to/tsa-precheck-vs-global-entry-vs-clear-cost-and-benefits-of-each/) [6/13/19]
- 3 - [tinyurl.com/y5lxhufh](http://tinyurl.com/y5lxhufh) [6/18/19]
- 4 - [cnbc.com/2019/06/12/americas-retirement-accounts-are-growing-but-not-fast-enough.html](http://cnbc.com/2019/06/12/americas-retirement-accounts-are-growing-but-not-fast-enough.html) [6/12/19]
- 5 - [marketwatch.com/story/one-easy-way-to-reduce-high-blood-pressure-and-help-reduce-risks-of-heart-attacks-cardiovascular-disease-and-strokes-2019-06-05](http://marketwatch.com/story/one-easy-way-to-reduce-high-blood-pressure-and-help-reduce-risks-of-heart-attacks-cardiovascular-disease-and-strokes-2019-06-05) [6/5/19]