



SMART TIP:

New research supports that alcohol use four hours prior to bedtime may disrupt the body's ability to achieve and maintain deep sleep. So, even though that nightcap might make you drowsy, it could also affect your overall sleep quality, leaving you extra groggy the next day.

WHO SAID IT?

"All of us tend to put off living. We are all dreaming of some magical rose garden over the horizon, instead of enjoying the roses that are blooming outside our windows today."

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

TEST YOUR KNOWLEDGE:

Q: The Federal Reserve made an interest rate cut in July. When was the last time the central bank lowered interest rates?

- A) 2008
- B) 2011
- C) 2013
- D) 2018

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

September 2019

More IRL, Fewer URLs

New research suggests that spending only half an hour per day on social media may be beneficial for our mental health.

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

Stores That Sell Nothing

Get in, pick up, get out, go home. This may be the model for a new kind of shopping experience – one that requires no cash in hand.

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

A NEAT Alternative to the Gym

Weary of intense workouts spent trying to meet your calorie-burning goals? Consider living the NEAT life. You may be able to skip a workout or two and get sufficient exercise on your off-day.

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

Recipe of the Month

One-Pan Cheesy Potato Casserole

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



More IRL, Fewer URLs

How much time per day should you spend on social media? According to a recently released study by the University of Pennsylvania, limiting your social media habit to 30 minutes a day is the right idea. Admittedly, that can be hard when your career, business, or social circle prompt you to engage with the popular social media apps daily.

Difficult as it may be, it may also be worthwhile. The university researchers found that compared to members of a control group with no restriction on daily social media usage, study subjects who kept social media use to half an hour saw a “significant improvement in well-being,” including less evidence of depression and loneliness. Those two risks cannot be dismissed, for social media use invites social comparison. The rise of image-focused social media apps has led to many of our friends sharing pictures of amazing experiences... and if we are in the wrong mood when we look at those images, we may come to feel that our lives are less fulfilling or less purposeful than theirs. In real life (IRL), our real-time interaction with others makes us part of their story, and vice versa.¹

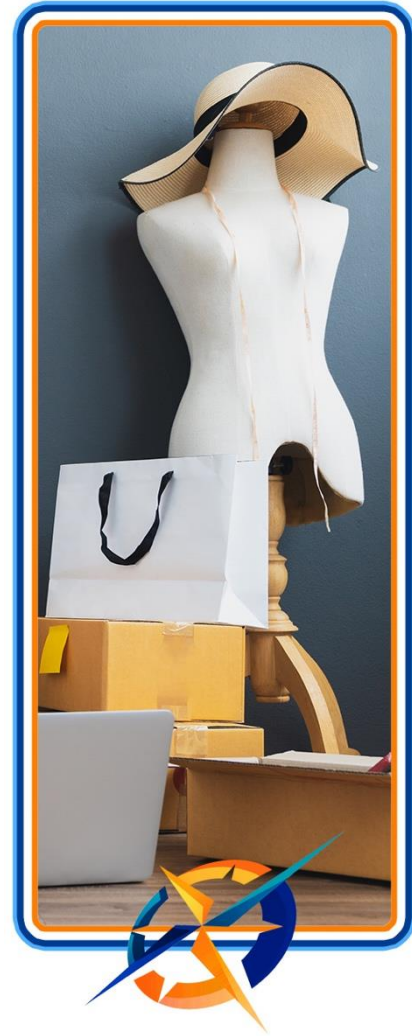


Stores That Sell Nothing

Department stores and other big-box retailers are rolling out a new kind of shopping experience that is all about convenience. Instead of stopping to linger, these “pickup

hub” stores are geared to the consumer who has already spent money online and is ready to grab their goods and go.

Nothing is sold in these stores, and in some cases, consumers never enter them. Shoppers either enter and take home what they have already bought or have employees deliver their purchases to them curbside. According to analysts at investment bank Cowen, this is the “natural evolution of the traditional in-store shopping experience.” While some Americans will probably always prefer to shop in the traditional way, the pickup hub model does give those who prefer online shopping a financial break. When goods are picked up, there are no shipping fees passed on to the buyer.²



A NEAT Alternative to the Gym

Sometimes, a workout will not fit into your day or suit your frame of mind. The good news is that you have other ways to burn some calories – NEAT ways. NEAT (an anagram coined by Mayo Clinic endocrinologist James Levine) stands for Non-Exercise Activity Thermogenesis (thermogenesis is the scientific term describing the body’s production of heat).

By Levine’s calculations (recently shared with the *Washington Post*), a person who spends 30 minutes walking briskly during the workday, 30 minutes strolling after

work, 5 minutes swiftly climbing stairs, and 90 minutes simply on their feet in the office or at home is on their way to burning about 500 extra calories per day. That is about as much as a 155-lb. person expends while cycling moderately on a stationary bike for an hour. Some household tasks are surprisingly intensive: when you make a bed, you use roughly the same amount of energy as you do when you walk. Other worthwhile everyday moves for burning calories: carrying groceries, hoeing and shoveling, handwashing clothes or dishes, cleaning the kitchen, and sweeping or mopping.³



Recipe of the Month

One-Pan Cheesy Potato Casserole

[6 to 8 servings]

Ingredients:

- 1 lb. of uncooked breakfast sausage without casings
- 1 onion
- 1 bell pepper
- 1 tsp. of salt
- 20 oz. of frozen hash browns

10 eggs
1 cup milk
2 cups of cheddar cheese, shredded
A sprinkle of pepper
Optional: other toppings such as chives, mushrooms,
spinach, etc.

Directions:

This recipe is great when you are on vacation and want to make breakfast for the whole family, but have a limited kitchen. In addition, this simple casserole can be baked ahead of time and stored overnight, making it the perfect go-to breakfast on busy vacation mornings.

*Preheat the oven to 375° F. Lightly grease a 9” x 13” baking dish (or whatever you can find in your hotel kitchen!).

*Cook the sausage in a large skillet.

*Add the toppings, stirring occasionally. Cook until softened, but not overdone.

*Transfer the sausage and veggie mix to the baking dish, then add the hash browns and combine. Spread into an even layer.

*Whisk the eggs, milk, salt, and pepper, then pour over the veggie and meat layer.

*Bake until the top is golden brown, about 45 minutes.

Recipe adapted from Kitchn⁴



Catanzarite Financial Services
574-232-2650 ▪ Info@CatanzariteFinancial.com
www. CatanzariteFinancial.com

WHO SAID IT?

Dale Carnegie

TEST YOUR KNOWLEDGE ANSWER:

A: A, 2008.⁵



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 - ajc.com/news/tech-science/how-much-time-should-you-really-spend-social-media-experts-weigh/LbDrdgkbYZUgnw6JPPjNn/ [11/13/18]
- 2 - cnn.com/2019/07/27/business/nordstrom-local-walmart-pickup-point/index.html [7/27/19]
- 3 - tinyurl.com/yxwkopum [4/29/19]
- 4 - thekitchn.com/recipe-cheesy-hashbrown-breakfast-casserole-241992 [11/20/18]
- 5 - npr.org/2019/07/31/734060292/fed-cuts-interest-rates-for-1st-time-since-2008 [7/31/19]