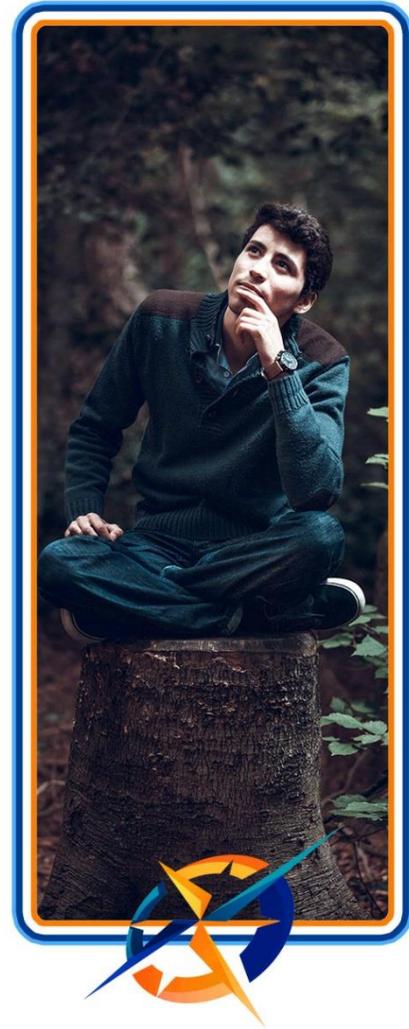


Ever just want to leave the world of social media and email behind? Many of us give it a try, we even announce we are doing so, but then we are right back in. The benefits of a break like that are hard to quantify; maybe that is why we have little social encouragement to step away.

In this decade, some researchers have found tangible positives from a digital detox. As Bustle notes, a 2013 study found that sharing too much online could negatively affect relationships with family and friends. University of Maryland researchers who studied unplugged collegians found that these young adults reported an “improved quality of life” – their downtime from social media became free time they could put toward exercise and new experiences in real life. Kansas State University researchers found that when employees did a hard unplug at the end of the day, they reported returning to work in a more refreshed state the next day. If you go to bed with or next to your phone, the blue light from the screen and the constant alerts are likely interfering with your quality of sleep.¹



Crediting Your Behavior

Here are the factors determining your FICO score.

Your ability to borrow money depends almost entirely on your credit score. Your FICO score (FICO stands for Fair Isaac Corp.) also influences the borrowing terms that lenders offer you. How is your score measured? It reflects five factors, some more important than others.

About 35% of your FICO score rides on your payment history, so you could say that simply making payments on time to your creditors is the number one factor. Roughly

30% of your score reflects credit utilization – how often you charge purchases and to what degree. (Speaking of 30%, it can help your credit score if you use less than 30% of your total credit account limit per month.) The length and nature of your credit history counts for about 15% of your score. It may surprise you that new accounts have roughly a 10% influence on your FICO score, and the influence is usually not positive; when you get a new credit card or line of credit, your score may temporarily decline. Finally, around 10% of your score depends on your credit mix – your ratio of credit card debt to loan debt. A FICO score above 700 is considered a good credit score. The three major U.S. credit reporting firms (Equifax, Experian, TransUnion) also score your credit through the VantageScore model, which has six factors while retaining the 300-850 range.²



Is Coffee Health Food?

New research says maybe.

When this century began, coffee was perceived to have no real nutritional value; it was simply a jolt in a cup. Now that opinion is changing. New National Cancer Institute research suggests drinking coffee may help you prolong your life.

Studying mostly British volunteers over the course of a decade, a team at NCI concluded that coffee drinkers – regardless of what kind or what variety of coffee they

drank – were less likely to die over a 10-year period than those who avoided coffee. That conclusion applied even for study subjects who consumed eight or more cups of coffee per day. The NCI team just shared its findings in *JAMA Internal Medicine*, a publication of the American Medical Association. This good news complements what we have recently confirmed about coffee: it is an excellent source of antioxidants, and it may reduce inflammation and help insulate the body against liver cancer, diabetes, and Parkinson’s disease. (U.K. coffee drinkers, for the record, tend to down more instant coffee than Americans do.)³



Recipe of the Month

Peachy Summer Salsa

Ingredients:

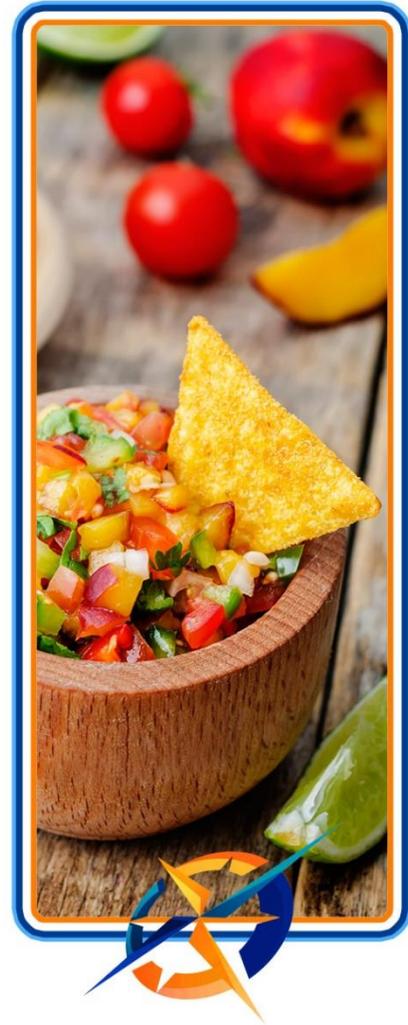
- 4 large peaches (peeled, diced)
- 3 small tomatoes (diced)
- 1 large jalapeno (seeded, diced)
- 1 1/4 cups red onion (diced)
- 2/3 cup fresh cilantro (chopped)
- 2 medium limes
- Chili powder (one pinch)
- Sea salt (to taste)

Ground Black Pepper (to taste)

Prepare ingredients as mentioned above (peel, dice, chop, etc.), and juice your limes. Then combine your prepared ingredients and lime juice in a large mixing bowl. Add salt and pepper one pinch at a time, to taste.

Keep chilled until ready to serve.

Serve with tortilla chips for a summery snack, or top-off your summer tacos, grilled chicken, fish, etc.



«representativename» may be reached at
«representativephone» or «representativeemail»
«representativewebsite»

WHO SAID IT?

W.E.B. Du Bois

TEST YOUR KNOWLEDGE ANSWER:

A: A, February 2012.⁴



«representativeemaildisclosure»

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Citations.

- 1 - [bustle.com/articles/188786-5-scientifically-proven-benefits-to-unplugging-from-technology](https://www.bustle.com/articles/188786-5-scientifically-proven-benefits-to-unplugging-from-technology) [10/10/16]
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