

«Reap Legacy, Inc » presents:

perspectives 

MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



### SMART TIP:

Should hot food cool to room temperature before refrigerating or freezing? No, leaving food in the “danger zone” (40° to 140° F) for longer than 2 hours can promote growth of bacteria and other pathogens that may cause foodborne illness. Instead, cool food as soon as possible after cooking. Large quantities of certain dishes (like soup, turkey, etc.) should be divided into smaller portions before chilling.

### WHO SAID IT?

*“You live but once; you might as well be amusing.”*

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

### TEST YOUR KNOWLEDGE:

**Q:** In the second and third quarters of 2017, the economy grew at an annualized pace of more than 3%. When did the economy last see this kind of growth?

- A) 2010
- B) 2013
- C) 2014
- D) 2016

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

## January, 2018

### Finding Focus in the Frenetic

Tips to help you work more calmly & efficiently in 2018.

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### Which Debts Should You Pay Down First?

High-dollar or high-interest? Why high-interest may be the best choice.

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

### The Plane Truth About Sleeping on Flights

Tips for getting some good shut-eye, even in economy.

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

### Recipe of the Month

Creamy Cauliflower Thyme Soup

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## Finding Focus in the Frenetic

Tips to help you work more calmly & efficiently in 2018.

Does it seem like you work long days, but accomplish less than you wish? The feeling is not unusual. We can only do one thing at a time well; many things compete for our attention in any given hour. Being pushed and pulled from one thing to another puts a drag on productivity.

Distractions can be all too attractive. In recognition of that, prioritize the tasks you absolutely must complete over things that will take only a few minutes. Schedule meetings that are 20-25% shorter, as meetings tend to run longer than planned anyway. Speaking of scheduling, if your schedule allows you to set aside 10 minutes at the start and end of the workday to answer emails, that can eliminate another distraction. If you share an Outlook or Google calendar with others, block out time you need to tackle crucial projects. Apps like Cold Turkey, SelfControl, and StayFocusd can help you block out time-draining websites you tend to visit too long. You can also resolve to say “no” to some office tasks, so that you can better focus on others in 2018.<sup>1</sup>



## Which Debts Should You Pay Down First?

High-dollar or high-interest? Why high-interest may be the best choice.

Some personal finance advocates contend that you should attack your largest debts first, but the rationale for

whittling down your highest-interest debts first is more compelling. It comes down to the interest your investments earn versus the interest your debts carry.

A typical household may devote \$10,000-15,000 annually to saving and investing for retirement. This is good, but consider this: the average American household is shouldering about \$16,000 in revolving consumer debt. If your household is directing \$10,000-15,000 a year into equity investments, while also retaining that much credit card debt per month, is that really making headway? Equities have historically returned about 9% a year, and credit cards often carry 20% interest rates. Reducing credit card balances to zero can really give you a financial tailwind – and if you seek greater cash flow to eradicate a high-interest debt, perhaps a tax refund will provide it. Lower credit card balances may also have another positive financial effect: they have the potential to help your FICO score. Sustained big balances can keep your credit score below desirable levels.<sup>2</sup>



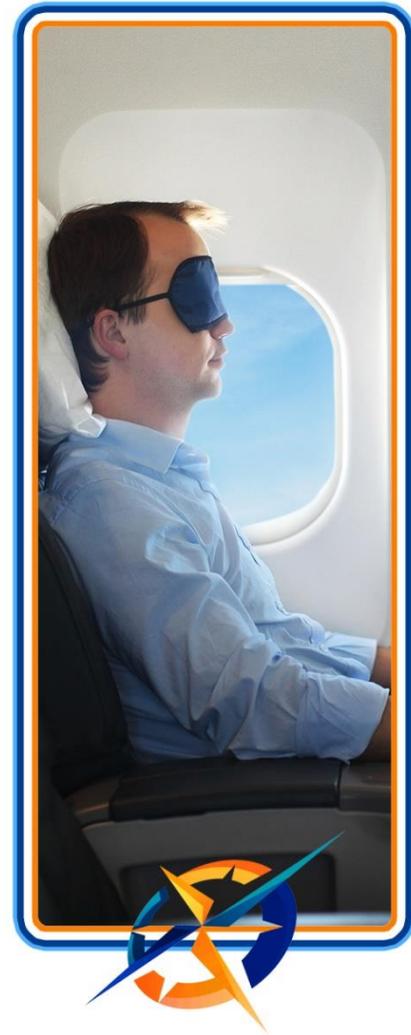
## The Plane Truth About Sleeping on Flights

Tips for getting some good shut-eye, even in economy.

How can tired travelers manage to get something like quality sleep in mid-air? Whether you are in first class or economy class, see if you can control these factors, as these are the keys to rest and relaxation at 10,000 feet. All other conditions aside, the more you can recline, the better off you will be – but even if your seat stays in the same position, you may have some things under your control. If

you can regulate warmth, light, and noise to some degree, some sleep may be had.

Bring an eye mask or sunglasses for the flight. If you have a coat (or a blanket available), put it over you and strap your seatbelt over it; this will also signal the crew that you are trying to sleep. Besides personal noise-canceling headphones, many airlines have headphones with a soothing channel for sleepers. Check to see if your headrest cushion is bendable and adjustable; that will be a plus. If you can, wait until a couple of hours have passed on a long flight before trying to sleep, so that you and other passengers can get a meal and a bathroom trip out of the way. Lastly, try to book or get a window seat (which will help you control the light).<sup>3</sup>



## Recipe of the Month

### Creamy Cauliflower Thyme Soup

- 1 head of cauliflower
- 5 garlic cloves
- 1 white onion (medium)
- 3 cups vegetable stock
- 3 cups whole milk
- 2 Tbsp. extra virgin olive oil
- 3 sprigs of thyme (fresh)
- 2/3 cup Parmesan cheese (grated)
- Sea Salt

## Black pepper

Begin by peeling your onion and your garlic cloves. Next, dice the onion, mince the cloves, and set aside. To prepare your cauliflower, trim off the stem and discard outer leaves. Slice into quarter sections. Separate the florets from the core. Slice the core in thin strips; chop the florets roughly. Set all aside.

In a large pot, heat olive oil over medium heat. Add diced onion and sauté, stirring occasionally, approximately 4-6 minutes (until translucent and soft). Increase heat slightly and add minced garlic. Continue to sauté for 2 more minutes.

Stir in chopped cauliflower florets, thyme sprigs, and vegetable stock until well combined. Cook until soup begins to simmer; reduce heat to medium-low. Continue simmering, covered, for approximately 22-26 minutes. Remove from heat, discard thyme sprigs.

Transfer soup to blender in small batches (carefully, as soup is hot). Do not over fill. Puree each batch until smooth and transfer to large crock. Stir in Parmesan cheese and milk; add sea salt and freshly cracked black pepper (to taste).

*Serve right away with your desired garnish.*



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**WHO SAID IT?**  
Coco Chanel

## TEST YOUR KNOWLEDGE ANSWER:

A: C, 2014.<sup>4</sup>



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### Citations.

1 - [inc.com/larry-kim/these-24-productivity-tips-will-help-you-start-off-2018-right.html](http://inc.com/larry-kim/these-24-productivity-tips-will-help-you-start-off-2018-right.html) [11/30/17]

2 - [fool.com/credit-cards/2017/11/02/when-paying-off-credit-card-debt-is-the-first-thin.aspx](http://fool.com/credit-cards/2017/11/02/when-paying-off-credit-card-debt-is-the-first-thin.aspx) [11/2/17]

3 - [travelandleisure.com/airlines-airports/how-to-sleep-on-a-plane](http://travelandleisure.com/airlines-airports/how-to-sleep-on-a-plane) [12/4/17]

4 - [reuters.com/article/us-usa-economy-gdp/u-s-third-quarter-economic-growth-fastest-in-three-years-idUSKBN1DT1W7](http://reuters.com/article/us-usa-economy-gdp/u-s-third-quarter-economic-growth-fastest-in-three-years-idUSKBN1DT1W7) [11/29/17]