

Reap Legacy, Inc. presents:

**perspectives** 

MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



### SMART TIP:

A glass of whole milk has 60 more calories per cup than a glass of skim milk. Switching to skim may be an easy way to cut calories and keep your waistline trim.

### WHO SAID IT?

*"Nothing in life is to be feared; it is only to be understood. Now is the time to understand more so that we may fear less."*

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

### TEST YOUR KNOWLEDGE:

Q: In what year did IRAs first become available for retirement savers?

- A) 1971
- B) 1975
- C) 1983
- D) 1984

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

## November, 2018

### Making the Best of Fast Food

A few tips toward healthier on-the-go meals.

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

### Should You Have a Money Buddy?

Imagine the financial equivalent of a workout partner.

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

### A Lively Racket

Could playing tennis or badminton help you live longer?

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### Recipe of the Month

Simple, healthy Chickpea Cucumber Salad

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### Making the Best of Fast Food

A few tips toward healthier on-the-go meals.

How many of us refrain from eating fast food? Few of us. Between 2013-16, 36% of Americans ate at least one such meal per day, according to a just-released study compiled by the National Center for Health Statistics. Well-to-do people infrequently eat fast food, right? Wrong. The NCHS found a correlation between income levels and fast food consumption: the higher a person's income, the greater likelihood of that person eating fast food.

The next time you find yourself eyeing the drive-thru menu, think about the following options for making that meal a little less unhealthy. See if you can limit your order to 500 calories or less (a meal with that calorie count may fill you up just fine, with no food coma attached). Center your choices around grilled chicken and fish, and seek some fiber and whole grains. Instead of macaroni and cheese or onion rings, add some stuff from home as sides: apple or pear slices or dried fruit, nuts and seeds, carrot sticks or yogurt. Ask for extra pickles, mustard, onions, or tomatoes instead of bacon. Taco salads are widely disparaged, but other salads at fast food outlets can also be calorie-heavy thanks to breaded chicken, fried noodles, and other nutritional no-nos. Lastly, think about a zero-calorie drink choice: water or unsweetened tea rather than a large soda (about 300 calories) or a shake (nearly 800 calories plus a day's worth of saturated fats).<sup>1,2</sup>



## Should You Have a Money Buddy?

Imagine the financial equivalent of a workout partner.

Have you ever thought about having a support system to help you stick to your financial goals? That is the idea behind the financial buddy system, in which two or more trusted friends commit to checking up on each other and reinforcing good money habits.

Good friends can encourage each other and bolster each other's discipline when it comes to investing and saving. This is all purely informal, with no delving into each

other's account or earnings details. While the money buddy cannot play a role equivalent to that of a financial professional working with a retirement saver, he or she can make a difference. In fact, a 2014 Dominican University of California study found that people who participated in this kind of system and sent weekly updates to friends had a higher probability of achieving the financial goals they set. When looking for a money buddy, you want a financially literate ally who is good at avoiding the same financial slip-ups you are trying to avert. Texting is a good way to remind one another to take this or that positive financial step each month or to relay reassurance and praise. Who knows, a financial buddy system may even draw you and that good friend closer.<sup>3</sup>



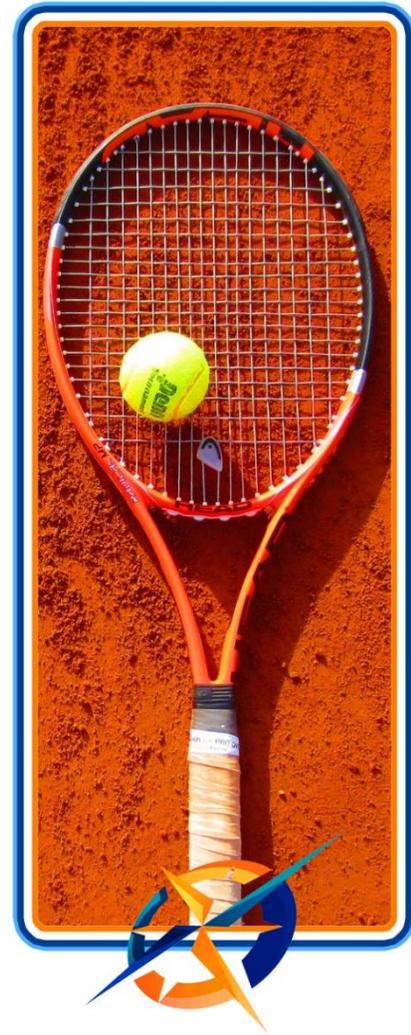
## A Lively Racket

Could playing tennis or badminton help you live longer?

This past summer, *Mayo Clinic Proceedings* published a study conducted by researchers in Denmark who attempted to quantify the potential longevity benefits from playing various “social” sports. As part of the Copenhagen City Heart Study, Danish researchers followed about 8,500 adults for 25 years, monitoring their level of exercise and any sports they preferred (roughly 4,500 of the subjects passed away during the duration of the study). The researchers concluded that there was a

distinct association between playing social sports and a longer lifespan.

In particular, there seemed to be real benefit in playing racket sports. Study subjects who said tennis was their primary sport lived an average of 9.7 years longer than those study subjects who did not engage in sports or athletic pursuits. For badminton players, the difference was estimated at 6.2 years. (Next in line: soccer at 4.7 years, cycling at 3.7 years, and swimming at 3.4 years.) Those who said their primary athletic activity was working out at a health club? The longevity difference between them and sedentary adults was figured at just 1.5 years. So, combining some exercising with some socializing may be a big plus.<sup>4</sup>



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## Recipe of the Month

### Chickpea Cucumber Salad

#### Ingredients:

- 2 cans chickpeas (approx. 16 oz, drained)
- 2 large cucumbers (chopped)
- 1/2 cup sliced red onion
- 1/2 cup sliced celery
- 3 tsp. lemon juice
- 1/4 cup olive oil
- 1 tsp. dill weed
- 1/4 tsp. coriander

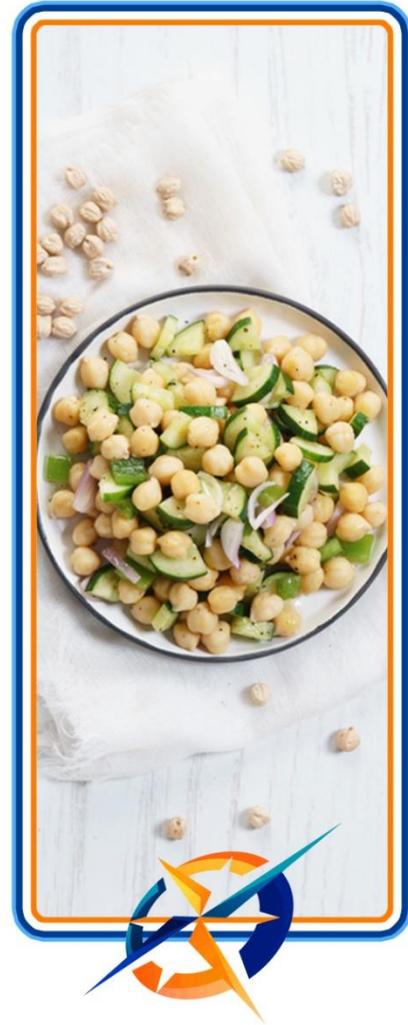
1/4 tsp. cumin  
Sea Salt (to taste)  
Ground Black Pepper (to taste)

Offset those heavy, hearty Holiday meals with this healthy and incredibly simple salad.

Begin by thoroughly mixing lemon juice and oil. Set aside.

In a large bowl, combine all other ingredients by carefully folding together. Toss ingredients with lemon/oil mixture. Chill prior to serving.

*\* Serving suggestion: If desired, try topping with crumbled Feta cheese.*



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**WHO SAID IT?**

Marie Curie

**TEST YOUR KNOWLEDGE ANSWER:**

A: B, 1975.<sup>5</sup>



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### **Citations.**

- 1 - [usatoday.com/story/news/nation-now/2018/10/03/americans-eat-fast-food-daily-cdc-survey/1507702002/](https://www.usatoday.com/story/news/nation-now/2018/10/03/americans-eat-fast-food-daily-cdc-survey/1507702002/) [10/3/18]
- 2 - [helpguide.org/articles/healthy-eating/healthier-fast-food.htm](https://helpguide.org/articles/healthy-eating/healthier-fast-food.htm) [9/18]
- 3 - [nbcnews.com/better/pop-culture/want-save-more-spend-less-money-try-financial-buddy-system-nca912531](https://www.nbcnews.com/better/pop-culture/want-save-more-spend-less-money-try-financial-buddy-system-nca912531) [9/4/18]
- 4 - [time.com/5384491/best-exercise-for-longevity/](https://time.com/5384491/best-exercise-for-longevity/) [9/4/18]
- 5 - [articles.extension.org/pages/44579/what-were-traditional-ira-and-roth-ira-contribution-limits-in-the-past](https://articles.extension.org/pages/44579/what-were-traditional-ira-and-roth-ira-contribution-limits-in-the-past) [5/24/18]