

Scott E. Holstein, CPA, PFS, CFP® presents:



MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



SMART TIP:

Want to improve the flavor of your food in a heart-healthy way? Add more herbs and spices. Cumin, ginger, cayenne, and countless others are loaded with antioxidants and other phytonutrients. So, sprinkle on a little (or a lot), and enjoy!

WHO SAID IT?

"Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man."

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

TEST YOUR KNOWLEDGE:

Q: What is the standard monthly Medicare Part B premium for 2019?

- A) \$120.00
- B) \$135.50
- C) \$138.00
- D) \$155.50

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

February, 2019

Think: Now, Then, and Ten

Tough decision? Try the 10/10/10 Rule.

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Save, in Case Your Second Act Starts Early

You might retire sooner than you think.

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

Tell the Internet You Need "Me Time"

Keep digital distractions from consuming too much of your attention.

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

Recipe of the Month

Out-of-This-World Granola Bars

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



Think: Now, Then, and Ten

Tough decision? Try the 10/10/10 Rule.

When you must choose between options that seem equally desirable or promising, you might want to look at the decision through the lens of the 10/10/10 Rule. This rule, attributed to former *Harvard Business Review* editor Suzy Welch, asks you to weigh a decision from three perspectives, using three questions.

The first question: *How will I feel about this choice 10 minutes from now?* The second: *How will I feel about this choice 10 months from now?* And, lastly: *How will I feel about this choice 10 years from now?* The core of the 10/10/10 Rule is that your decision should ultimately reflect your strongest responses to these questions. For example, if you are thinking about buying a personal watercraft, but doubt strongly that you will head out on a lake with it more than two or three times a year, you may feel great shortly after you buy it, but really regret the purchase ten years on. If you are considering starting a workout regimen, you may feel lousy ten minutes in – but your mind will also let you know that if you keep working out for ten months or ten years, you may look and feel better. Even making minor decisions using the 10/10/10 Rule may let you see these decisions in a new context.¹



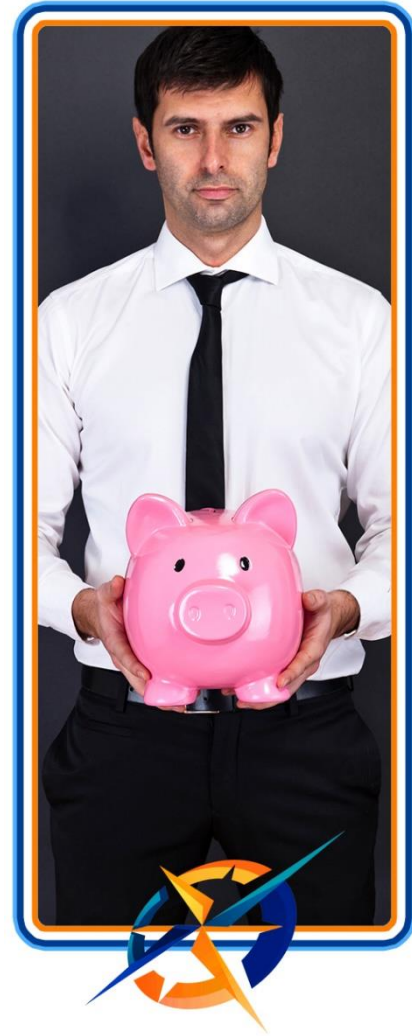
Save, in Case Your Second Act Starts Early

You might retire sooner than you think.

Do you see yourself working full time well into your sixties, either by choice or necessity? If that is a goal, you should also note the statistics on when and why many Americans retire.

Yes, some baby boomers and Gen Xers will be healthy enough to keep working into the years that they may begin claiming Social Security; in fact, you may become one of

them. The question is whether your job or career will last long enough to meet those expectations. According to recent Transamerica research, 56% of current U.S. retirees ended their careers sooner than they anticipated – and in 54% of those occasions, it was because of a job-linked development. Digging a bit deeper, 24% indicated they left because they were let go; another 22% mentioned a change of control or a similar organizational evolution that left them unemployed. In some physically demanding careers, health issues lead some workers to retire in or before their early sixties. Can you imagine having to retire prior to age 62, the earliest time at which you can file for Social Security? Medicare eligibility begins at age 65. The caution here is that you could have fewer years to build retirement savings than you think – so, the earlier you start and the more you save before your mid-fifties, the more prepared you may be for a sudden layoff and retirement.²



Tell the Internet You Need “Me Time”

Keep digital distractions from consuming too much of your attention.

Our smartphones, computers, and favorite apps demand our attention every day – perhaps too much of it. The risk is that we may end up paying more notice to our digital personas, debates, and conversations than to our real lives and relationships. You could argue that some of the most popular online communities, through their notifications, have created habit loops to draw in users throughout the day (and take them away from their priorities).

Routine detachment may help to reduce that risk. Schedule a 24-hour or 48-hour break not just from your go-to apps, but from your devices: your computer, your tablet, your smartphone. Even a 12-hour break could allow you to focus your attention more productively at work or more usefully at home. Checking (or responding to) your email once a day, makes you feel less burdened and less distracted by sudden, and perhaps inessential, requests. Think of how often ten minutes spent responding to one email can turn into an hour or how five minutes spent looking at a social media account can become a half hour. Those minutes may be better spent in an “analog” way.³



Recipe of the Month

Out-of-This-World Granola Bars

12 Servings

Ingredients:

- 3 cups organic, old-fashioned oats
- 2 Tbsp. oil (try avocado oil or melted coconut oil – either packs a punch!)
- 1 - 2 Tbsp. brown sugar (to taste)
- 1 - 2 Tbsp. maple syrup
- ¼ cup honey
- 1 tsp. vanilla

1 tsp. cinnamon
¼ - ½ tsp. nutmeg
1 - 1½ cups “extras” (dried fruit, walnuts, pecans,
sunflower seeds, chocolate chips)
5 oz. Belgian dark chocolate

Directions:

While the oven is preheating to 350°F, spread the oats evenly in a 9” x 13” pan. Put them in the oven and toast for about 15 minutes, stirring once or twice. Meanwhile, line a 9” x 9” pan with parchment paper or foil, leaving a few extra inches on each side, so you can tent the bars after the granola mixture is transferred to the pan.

Heat the oil in a small saucepan and add the brown sugar, maple syrup, honey, vanilla, cinnamon, and nutmeg; bring it to a simmer over medium-high heat. Stir until the brown sugar dissolves, then turn off the burner.

Add the oats in a large bowl, pour the hot liquid over the oats, and stir to coat evenly. Stir in all your “extras,” then add the mixture into the prepared pan.

Fold the extra parchment or foil over the top of the mixture and press to flatten the granola, evenly filling the pan. Cool the bars for about an hour or put them in the freezer to cool more quickly.

Invert the pan to transfer cooled bars onto a cutting board and set aside the parchment or foil. Slice the bars to the desired size and arrange them in a single layer onto the foil or parchment. Melt the chocolate in a small saucepan over low heat. Drizzle the chocolate over the bars with a spoon, then enjoy!

*Recipe adapted from Sugar Dish Me
(www.sugardishme.com/best-dang-granola-bars-ever-ever)*





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WHO SAID IT?

Benjamin Franklin

TEST YOUR KNOWLEDGE ANSWER:

A: B, \$135.50.⁴



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Citations.

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- 2 - fool.com/retirement/2019/01/06/will-your-job-drive-you-into-early-retirement.aspx [1/6/19]
- 3 - qz.com/1091883/technology-is-destroying-the-most-important-asset-in-your-life/ [10/2/17]
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