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Wealth Beyond Wall Street Newsletter!

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A New Year's Resolution for Fiscal Fitness

Most New Year's resolutions revolve around getting fit. Although that frequently means losing weight, one area you want to fatten up is your money supply.

Here are some simple resolutions for adding some healthy heft to your overall financial profile:

- **Pay down your mortgage.** You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.
- **Save 10 percent.** Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.
- **Track your expenses.** Record every dollar you spend, for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.
- **Energize your house.** Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and help the environment.
- **Stay home.** Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, stream a video, read a book, or play a game with your whole family.
- **Don't rely on credit cards.** Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.

Sledding? Stay Safe

It's that great time of year when the kids are out speeding through the snow on sleds and toboggans. To ensure the fun continues, it's important that you follow a few precautions while dashing through the snow:

- Don't slide near driveways, roads, trees, rocks, or water.
- Take care on icy hills—you'll go faster than you think.
- Leave your dog at home.
- Make children wear protective helmets.
- Don't overload your toboggan or sled, and always stay seated.
- Wait until the hill is clear before you start your slide.
- Climb up the side of the hill, away from other tobogganers.
- Stop if you're tired.
- Look before you go down hills.
- Ride feet first.

Monthly Quiz

1. Which water sport is the official state individual sport of Hawaii?
2. Who directed the romantic comedy film The Princess Bride?
3. Which bird has eyes that are larger than its brain?

Did You Know?

- Your most active muscles are in your eye
- A banana contains 75% water
- 13 people die every year from vending machines
- Rain contains vitamin B12
- Your liver has over 500 functions
- Your brain uses 25% of all the oxygen you breathe
- After Hawaii, New York is the state surrounded by the most water
- Ice skating rinks always go counter clock wise (for the majority of people that are right handed needing to hang onto the rail)

Health in the News

Coffee aids in kidney disease fight, study says

Among coffee's health benefits may be a reduced risk of death from kidney disease, according to the Healthline website.

A study recently written up in the journal Nephrology Dialysis Transplantation examined data from 4,863 Americans.

The subjects were divided into four groups.

Group One consumed the amount of caffeine in one cup of iced tea per day. Group Two took caffeine equivalent to one cup of coffee per day. Group Three had one or two cups, and Group Four had multiple cups per day.

Subjects in Group Two, researchers found, had a 12 percent lower risk of dying from kidney disease. Group Three showed a 22 percent lower risk, and Group Four, which consumed the highest amount of caffeine per day, saw a 24 percent lower risk.

Scientists caution that caffeine poses other health risks, and patients on fluid-restricted diets should take coffee into account of their daily fluid intake. Cream, creamers, and syrups can also cause problems for people with kidney disease, including increased phosphorus and potassium levels.

Check with your doctor, as always.

Water might help reduce women's UTIs

Women who suffer from frequent urinary tract infections (UTIs) may find relief by simply drinking more water, an article on the WebMD website advises.

A yearlong study in Europe followed 140 premenopausal women who experienced recurring UTIs at high rates. At the beginning, the subjects drank less than six eight-ounce glasses of water per day. As the year went on, half the participants drank slightly more than six glasses, while the rest kept to the same regimen.

Researchers found a significant reduction of UTIs among the women who drank more water per day. The average number of UTIs among subjects in the first group was 3.2, but dropped to 1.7 for women whose water intake increased.

"Drinking more water to improve one's health is probably safe and, if tap is used, pretty inexpensive," said one doctor (who was not involved in the study).

"Producing additional urine—and thus increasing voiding frequency—may raise one's awareness of the importance of keeping the bladder as empty as possible, which can help reduce UTIs."

Answers to Quiz

1. Surfing
2. Rob Reiner
3. Ostrich

Thoughts of the Month...

"Always bear in mind that your own resolution to succeed is more important than any other one thing"

-Abraham Lincoln

"Don't worry about failures, worry about the chances you miss when you don't even try."

-Jack Canfield

Referral Corner

I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply send them this newsletter and have them bring it in or call and we will give you and them a pair of tickets to the movies.

Who Wants to Win Free Tickets to the Movies?

List 4 ways to improve your financial health in the New Year.

Call 800 327 2145 to Answer...

The 10th caller with the correct answer to the Question of the Month will receive a pair of tickets to the movies – just for reading this newsletter. Many times the actual answer will be IN the newsletter so you will want to read the whole thing to make sure you have the correct answer.

Chicken Pot Pie Soup



This delicious Chicken Pot Pie Soup is a simple recipe made from scratch without the use of canned soup. It is hearty and rich filled with soul-warming comfort in a bowl.

Chicken Pot Pie Soup

- 1 onion, diced
- 3 carrots
- 4 cloves of garlic, minced
- 2 tablespoons butter
- 1/4 cup flour
- 2 cups chicken stock
- 2 cups 2% milk
- 1 teaspoon parsley flakes
- 1 pinch red pepper flakes
- 1 rotisserie chicken, meat shredded and set aside
- 1 cup frozen peas
- 1 cup frozen corn
- 5 grates fresh nutmeg
- 1 pre-made pie crust - optional but recommended!

Preheat oven to 425 degrees. Lay your pie crust out on the counter and slice it into circles using a glass. Bake the pie crust for 10-15 minutes.

Peel your carrots, slice them in half, slice those halves in half, and dice. Heat olive oil in a large soup pan over medium high heat. When hot, add your carrots, onions, and garlic. Sauté until the onions are translucent. Add in butter and melt. Stir in your flour. Let cook for about 30 seconds, stirring constantly. Pour in chicken stock and milk. Add parsley, red pepper flakes, and nutmeg. Bring to a boil and reduce to a simmer.

Simmer until thickened. Add your chicken, peas, and corn. Bring back to a simmer and cook until the frozen peas and corn are heated through. Top with pie crust disk and serve.

3 Ways to Persuade Your Teens to Give Back

Some high schools require students to complete a certain number of community service hours before graduation, but if you are raising your teens to be generous and thoughtful individuals, stressing the importance of giving back should be taught at home as well. Here are three ways you can help your teen cultivate a spirit of generosity and a willingness to serve:

- Make it a family affair. Be the example of stewardship you'd like your teens to follow. Find an organization or a cause that the entire family can get involved with and participate in together.
- Let them decide. Your teens might have a service project in mind that they want explore. Support them in their efforts. Their ideas are being shaped by their interests and experiences. Your encouragement at this crucial stage in their development will help to validate their sense of self-worth and provide an additional boost of motivation.
- Even small gestures count. Raising money for charity or volunteering a couple of hours a week at a food bank are great ways to give back. So, too, are neighborly deeds such as shoveling out an elderly neighbor's driveway or pulling their trash cans out to the curb. Teach your teens never to overlook small ways they can make a difference.

What You Know

A CEO was asked by a new hire for any words of wisdom that would be helpful in developing a successful career. "Never lose your sense of curiosity, and always be on the quest to learn something new," was the executive's reply.

"When I first started here," the executive continued, "I never imagined that I would one day become the CEO. In fact, I wasn't sure if the job I had was a good fit, so I worked in different departments over the course of a few years. Then I became curious, and everything I learned led me on a quest to learn more.

"I talked with the salespeople and learned about the market for our products. I toured the factories and saw how the products were assembled. I even traveled around the world to visit different vendors who supplied materials for everything we manufacture.

"Being successful," the executive said, "is not about what you study or what you read or what you think. It's about what you know."

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