



Keep Confidence High Throughout Your Life1

Stay Healthy with Fiber1

Health in the News2

Monthly Quiz2

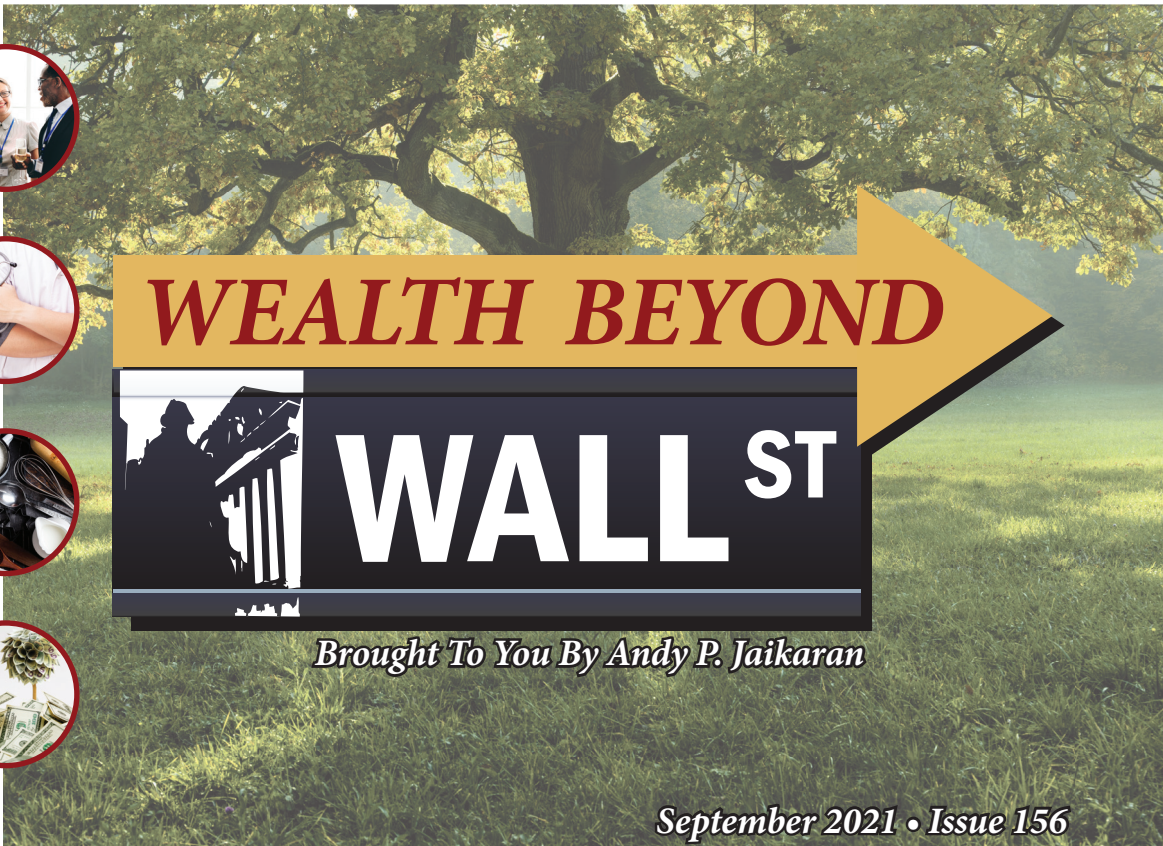
Did You Know?2

Recipe of the Month3

Thoughts of the Month3

Don't Let Anxiety Spoil Your Zoom Presence4

Tiny "Mountain" Still Tough to Climb4



WEALTH BEYOND WALL ST

Brought To You By Andy P. Jaikaran

September 2021 • Issue 156



Money Tree Consulting, Inc

MoneyTreeConsulting.com • Andy: (813) 579-8803 • Sheri: (305)742-8278 • Andy@MoneyTreeConsulting.com

Keep Confidence High Throughout Your Life

Self-confidence is essential to success in any career or endeavor. It's not automatic, though. Sometimes you have to build it within yourself. Try these tips from the Inside Higher Ed website:



- **PRACTICE POSITIVE SELF-TALKING:** Tell yourself things like, "I can do this," "I've succeeded before," "I'm good at my job," and the like. Extinguish doubts when they pop up in your mind and replace them with positive thoughts.
- **SET ACHIEVABLE GOALS:** Accomplishing a realistic goal, like completing a project or running a 5K, helps you realize that you can do what you set your mind to.
- **RE-FRAME FAILURES:** "Don't let a setback derail you. Instead of falling into despair, look at failure as a learning opportunity. Examine what went wrong so you can succeed next time.
- **SEEK CONSTRUCTIVE FEEDBACK:** Reach out to managers and colleagues to get a better view of your strengths and weaknesses. Concentrate on your strengths as you move forward, while at the same time filling in your gaps so they don't distract or defeat you
- **CHOOSE POSITIVE ROLE MODELS:** Associate with positive, successful people who support you. Stay away from selfish types who only tear you down.
- **KEEP A JOURNAL:** Record your successes, struggles, worries, and obstacles. Look for patterns and trends. Highlight your triumphs, however large or small, and look back on them when your confidence needs a boost.

Stay Healthy with Fiber

Fiber, in the form of fruits, vegetables, whole grains, and other carbohydrates that pass through your body undigested, is important to your digestive health, and your overall well-being in general. Too little fiber in the diet is associated with a higher risk of heart disease and diabetes.

But only seven percent of adults in the U.S. get enough fiber, according to a study reported by U.S. News & World Report.

- **HOW MUCH SHOULD YOU EAT?** Overall, health experts say you should consume 14g of fiber for every 1,000 calories you eat in a day. For women, the target is 25g in a 2,000-calorie diet; for men, it's 38g in a 2,500-calorie diet.
- **PEOPLE 50+ CAN CONSUME LESS.**
- **WHAT TO EAT?** Try a one-cup serving of pearl barley, which has six grams of fiber, instead of white rice, with just two grams.

MONTHLY QUIZ

1. When referring to phone calls made over the internet, what does the acronym VoIP stand for?
2. Which U.S. state, located on the eastern seaboard, partially falls in the Central Time Zone?
3. First published in 1842, "The Masque of the Red Death" is a short story by which American writer?

DID YOU KNOW?

1. 22% of people skip lunch daily.
2. The average person swallows 295 times during a meal.
3. 72% of people eavesdrop.
4. The most popular snack food is potato chips.
5. 45% of people use mouthwash daily.
6. On average 22% of all restaurant meals include potato chips.
7. The most popular toothbrush color is blue.
8. The US produces 19% of the world's trash.
9. 59% of people say that they are average looking.
10. 53% of women don't leave home without makeup on.
11. 44% of people have broken a bone.

*Thanks www.did-you-knows.com p30-31

Health In The News

Avoid Injury As You Age

As we age, our bodies get injured more easily. That's a fact of life, but you can avoid serious injury at any age by following some basic guidelines from the Seacoast Online website:

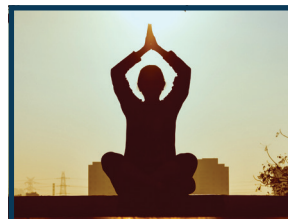
- **STAY PHYSICALLY ACTIVE:** Keep your body moving as much as you can to avoid stiffness and pain associated with arthritis, which grows worse the less you move. Regular, moderate exercise can decrease the impact of meniscal tears and bulging discs.
- **EAT A HEALTHY DIET:** Green leafy vegetables like kale, spinach, and arugula help keep your bones strong and durable. So do nuts, fish, and grapefruit. Unprocessed oatmeal, raisins, blueberries, and unsalted nuts can keep your heart healthy as you age. Check with your doctor on what diet is best for you.
- **MAINTAIN YOUR BALANCE:** Slips and falls can cause fractures and broken bones, so keeping your balance is crucial. Practice by standing on one foot while you brush your feet or wash the dishes. Try walking on your heel or toes for a short distance. Yoga and tai chi can also help you promote balance.
- **STRENGTHEN YOUR CORE MUSCLES:** Keeping your core—abs, hips, and buttocks—strong will help you stand and sit more erect, as well as prevent back and neck pain and help you feel more energetic in general. Pilates is good for getting and keeping your core in shape.



Maintain Your Mental Health as the World Re-Opens.

Life may slowly be returning to normal as more people get vaccinated and businesses keep reopening, but that doesn't mean this year hasn't taken a toll on people's mental health. PBS offers this advice on the transition to a less restricted life:

- **FIND NEW COPING SKILLS:** You may have found relaxation in cooking extravagant meals while on lockdown. That's probably not possible now, so look for different tactics to relieve your anxiety—reading or listening to music while commuting, for example.
- **EVALUATE YOUR FEELINGS:** You may be stressed without realizing it. From time to time throughout the day, check your emotional state. Are you anxious, fearful, or angry at work, at the store, or at home? Being aware of your feelings helps you manage them better.
- **TALK ABOUT YOUR MENTAL HEALTH:** If you have a therapist, be open about your worries. If you don't, find a trusted friend or two to confide in. Chances are they're dealing with the same struggles and sharing your experiences can help both of you keep your emotional equilibrium.



Apple Turnovers

Transform store-bought puff pastry into a family favorite. Delicious and easy to make, anyone can make these classic apple turnovers!

INGREDIENTS

- Diced (peeled) apples
- 1 Tablespoon brown sugar
- 1/2 teaspoon cinnamon
- 1 Tablespoon lemon juice
- 1 (17.3-oz.) package frozen puff pastry (2 sheets), thawed
- Flour, for dusting work surface
- 1 large egg, whisked
- Crystal sanding sugar (optional)

DIRECTIONS

Preheat oven to 400°F. Line 2 baking sheets with parchment paper or Silpats.

In a large bowl, stir together the apples, brown sugar, cinnamon and lemon juice.

Unfold the puff pastry sheets onto a lightly floured work surface. Using a rolling pin, gently roll over the pastry to seal any perforations then cut each sheet into 4 squares.

Using a slotted spoon, scoop a portion of the apple mixture into the center of each puff pastry square then fold the pastry across diagonally to form triangles. Using a fork, crimp together the edges then transfer the turnovers to the prepared baking sheets, spacing them at least 2 inches apart.

Cut three small slits in the tops of each turnover then brush them with the egg. Sprinkle the turnovers with the sanding sugar (optional).

Bake the turnovers for 17 to 20 minutes or until they're golden brown and puffed.

Transfer to a rack to cool then serve warm or at room temperature.



THOUGHTS OF THE *Month*

"If you live long enough, you'll make mistakes. But if you learn from them, you'll be a better person."

-Bill Clinton

"It's not what you look at that matters, it's what you see."

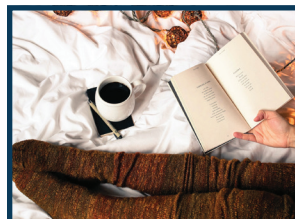
-Henry David Thoreau

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.

Answers to The Quiz on Page 2.

1. Voice Over Internet Protocol
2. Florida
3. Edgar Allen Poe



Don't Let Anxiety Spoil Your Zoom Presence

Zoom meetings aren't going away. If the thought of another Zoom meeting fills you with anxiety—a not uncommon phenomenon these days—consider this advice from the Psych Central website::

- **MINIMIZE YOURSELF ON-SCREEN:**

Many of us are self-conscious about our appearance and being in a Zoom meeting can make that worse. Choose a view that doesn't put you front and center. Zoom has a "Hide Self View" option so you don't have to look at yourself while you're talking.

- **TURN OFF YOUR VIDEO:** You may be intimidated by the sight of all those faces on your screen. You can go audio only and turn the Zoom meeting into a typical conference call. You may not be able to do this all the time, but it can relieve anxiety sometimes. You can also switch to "Speaker Only" so you can only see one person at a time as they speak.

- **BE MINDFUL WHEN MOVING:** You may feel like you can't move at all when you're on video, but that will only make you more uncomfortable. The key is to move slowly, with intention, when you have to stretch, take a drink of water, or handle something temporarily off-screen. You'll feel better in general if you keep both feet firmly on the floor to ground yourself during the meeting.



Tiny "Mountain" Still Tough to Climb

You might think a mountain just a millimeter tall would be easy to climb, but you'd be wrong if you encountered one on the surface of a neutron star. Scientists, however, have discovered that neutron stars may have "mountains" like that, according to the EurekAlert website.

Neutron stars have about as much mass as our sun, but they're only about six miles in diameter. That means their gravitational pull is enormous—a billion times stronger than gravity on Earth. Such force squashes the surface flat—almost.

Computer modeling shows that, instead of being a perfect sphere, neutron stars can have surface deformations or "mountains," some of them millimeters or even centimeters high. Because of their intense gravitation, spinning neutron stars with even slight deformations can produce gravitational waves—ripples in the fabric of space time. These waves haven't been observed yet, but scientists hope that future advances in detection may let us probe them further.



Money Tree Consulting, Inc

**4182 Cadence Loop
Land O Lakes, FL 34638**

Andy: (813) 579-8803

Sheri: (305) 742-8278

www.MoneyTreeConsulting.com

Andy@MoneyTreeConsulting.com