



**Citizens**  
SAVINGS & LOAN ASSOC. FSB

### SMART TIP:

Need less fat when baking? Try substituting oil with applesauce in a one-to-one ratio. Do you require less sugar? Cutting the recipe's listed amount by one quarter will not usually affect the overall quality of the dish.

### WHO SAID IT?

*"There is nothing worse than a sharp image of a fuzzy concept."*

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

### TEST YOUR KNOWLEDGE:

**Q:** As the first trading week of August ended, how many record closes had the Nasdaq Composite logged so far in 2018?

- A) 15
- B) 20
- C) 23
- D) 25

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

## September, 2018

### Planning a Better Business Trip

Could you make your next business trip better with a few changes?

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

### A New Car Checklist

Considerations as you look over the lots and prepare to buy.

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

### When Will Travelers Take a Vacation from Fees?

They are everywhere. Do we have to accept them?

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

### Recipe of the Month

Fresh & Simple Strawberry Milkshake

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



## Planning a Better Business Trip

Could you make your next business trip better with a few changes?

Did your last business trip come with more hassle and expense than you would have liked? Some tips and reminders may help improve the next one. Can you book your flight well before the last minute? Flights booked within 72 hours of departure are nearly 50% costlier than those booked with two weeks to spare, and management may question a late booking. Do you have a travel rewards credit card? It may offer some nice perks for a self-employed traveler. If you are not self-employed and your employer stipulated that you use a corporate card, check to see if you can link a personal card to it and become eligible for rewards. Pack snacks and make sure your electronics are fully charged heading to the airport; that might allow you to work and stay fed through a layover or cancellation. If heading overseas, do not forget a power adapter, and check with your cell service provider to see how well your phone will work. Tell your bank of your travel plans, so purchases may be authorized.

Some old business travel habits seem to be making way for new ones. Seventy-four percent of millennials answering a survey from travel website Hipmunk said that they had stayed at an Airbnb-style property on a business trip – a lodging choice that would have seemed weird to many business travelers just 10-15 years ago. Additionally, 81% of millennials said that they would likely add extra time to a work trip taken within the next year.<sup>1</sup>



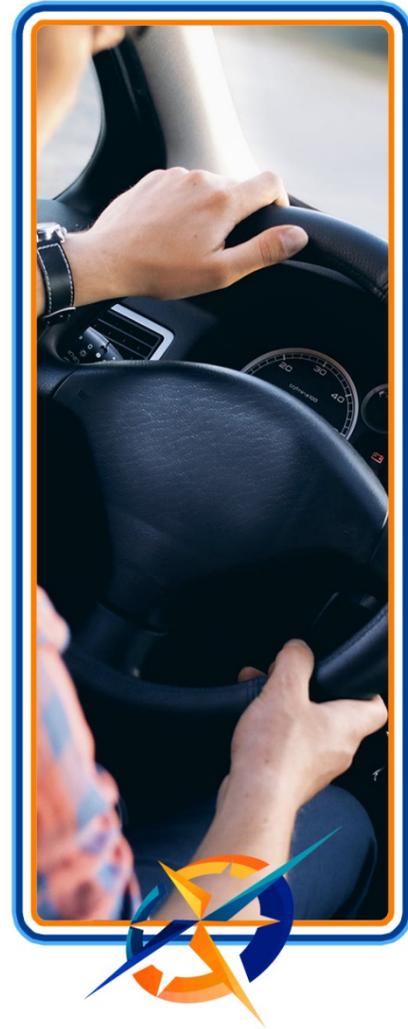
## A New Car Checklist

Considerations as you look over the lots and prepare to buy.

Getting a good deal on a new vehicle takes some savvy. As average interest rates on auto loans went over 5% earlier this year, you want to explore every path toward savings. After you define what you want (hybrid? SUV? crossover?),

you may end up spending less as a result of negotiation and simple decisions. Maybe a basic model will suit your needs, or maybe staying open to colors other than white or silver will lead to a better deal for you. You gain bargaining power when you pay in cash or become pre-approved for a loan (and in fact, shopping for a lender before you shop for a car may save you more money than doing things the other way around). If you tell the dealer you plan to use its service department exclusively, you may also have a bit more leverage in the negotiation. (If you hate negotiating, you can seek no-haggle purchase methods.)

As nearly all new cars come with at least 3-year or 36,000-mile warranties, try to ward off any “protection packages” that amount to a warranty on top of a warranty. One thing you may not be able to reduce: the documentation fee for the sale. In some states, it is less than \$100; in other states, it can potentially top \$500.<sup>2</sup>



## When Will Travelers Take a Vacation from Fees?

They are everywhere. Do we have to accept them?

An eager bellhop hurries over to grab the single suitcase you could easily take to your room yourself. You buy something in Bulgaria or Malaysia, and your credit card issuer tacks on a surcharge for foreign currency use. A 5-star hotel charges you for basic Wi-Fi. Everywhere you travel, fees are assessed. Can you plan to avoid some of them? Possibly.

Read the fine print on mysteriously low airfares, hotel stays, and cruises; fees are likely to lurk in it, and some might seem ridiculous. (In 2017, one budget airline was charging flyers as much as \$65 for a carry-on.) Look for hotels with free wireless Internet rather than hotels that stay mum on that topic. Ask how much a resort fee drives up the price of your room at one lodging versus another. As egregious as some travel fees may seem, they have seemingly become part of the travel industry business model. For example, an Illigo.com study found that nearly 40% of airline company revenues come from “extra fees.”<sup>3</sup>



## Recipe of the Month

### Fresh & Simple Strawberry Milkshake

#### Ingredients:

- 10-12 large, ripe strawberries
- 2 1/2 cups French vanilla ice cream
- 2 cups whole milk

Start by carefully washing your chilled (but not frozen)

strawberries, then chop them into 1/4" pieces. Place chopped strawberries into a blender (6-cup blender or larger).

Next, add your vanilla ice cream in small globs (as opposed to one giant scoop). Finally, pour in your milk, distributing evenly.

Blend. You'll want to be careful not to over-blend. You want it smooth, but still thick.

Pour into glasses, garnish with half a ripe strawberry (if desired), and serve!

*\* Serving suggestion: Pour into a frozen glass and/or top with whipped cream for an extra cool treat.*



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**WHO SAID IT?**

Ansel Adams

**TEST YOUR KNOWLEDGE ANSWER:**

A: D, 25.<sup>4</sup>



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#### Citations.

- 1 - [forbes.com/sites/kaytiezimmerman/2018/05/20/dont-make-these-mistakes-when-traveling-for-work](https://forbes.com/sites/kaytiezimmerman/2018/05/20/dont-make-these-mistakes-when-traveling-for-work) [5/20/18]
- 2 - [mic.com/articles/187349/how-to-buy-a-new-or-used-car-in-2018-best-tips-online-guide#.U7wblFAY5](https://mic.com/articles/187349/how-to-buy-a-new-or-used-car-in-2018-best-tips-online-guide#.U7wblFAY5) [3/15/18]
- 3 - [usatoday.com/story/travel/advice/2017/06/25/outrageous-fees/423072001/](https://usatoday.com/story/travel/advice/2017/06/25/outrageous-fees/423072001/) [6/25/17]
- 4 - [marketwatch.com/story/the-last-time-the-dow-spent-this-much-time-in-correction-the-godfather-won-best-picture-2018-08-06](https://marketwatch.com/story/the-last-time-the-dow-spent-this-much-time-in-correction-the-godfather-won-best-picture-2018-08-06) [8/6/18]