



SMART TIP:

Did you know that fruit “drinks,” “cocktails,” and “beverages” may only contain 5-15% fruit juice? Often, these drinks are loaded with added sugars as well.

WHO SAID IT?

“I like to listen. I have learned a great deal from listening carefully. Most people never listen.”

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

TEST YOUR KNOWLEDGE:

Q: Across the 12 months ending in October, wages grew at an annualized pace not seen in nine years. How much did they increase?

- A) 2.0%
- B) 3.1%
- C) 3.8%
- D) 5.1%

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

December, 2018

More Warmth for the Money

Tips to help you stay snug in the winter for less.

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Making Your Savings Last for Life

Three little adjustments might help.

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Rock Out In at the Gym

Why you might love indoor climbing, especially in the winter.

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Recipe of the Month

Creamy Bacon Leek Soup - A warm winter treat

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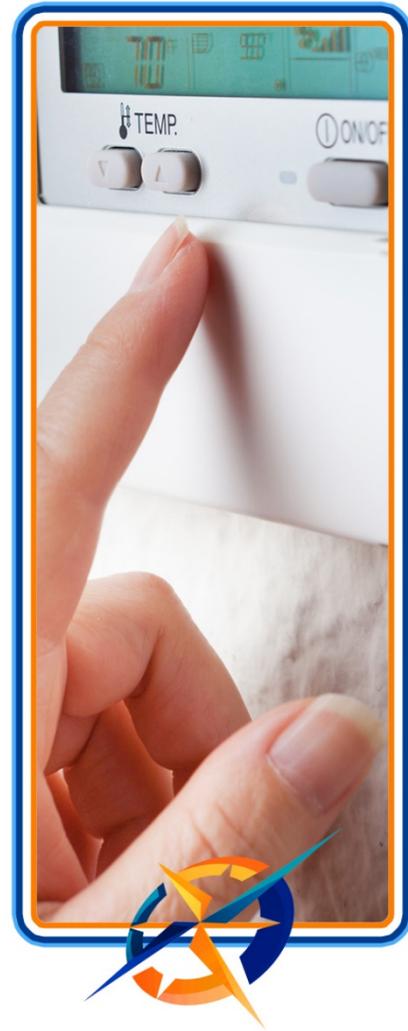


More Warmth for the Money

Tips to help you stay snug in the winter for less.

Is your heating bill too large? There are some measures you can take (both digital and analog) that might help you heat your house for less. For free, you can open drapes to let more solar heat in during the day (it helps if your windows are clean), and you can lower the temperature setting on your water heater to around 120°. You can lower the thermostat a couple of degrees, move pieces of furniture away from the radiators and vents you placed them near in the summer, and keep the flue on your fireplace closed when you are not having a fire. For \$15 or less, you can install a nylon door sweep, a door snake, clear plastic film for window panes, or rope caulk for frames. You can also pick up a new furnace filter for about \$15 (and the per-filter cost drops way down when you buy them in bulk).

A first-rate, programmable thermostat may help you cut your heating bills by 10-20% alone. The genius of a programmable thermostat is that it lets you set different temperatures for your house or apartment at various times of the day. You can set it lower in the hours when you sleep; higher in your waking hours. Some programmable thermostats allow up to four different temperature settings per day, and they come with override switches.¹



Making Your Savings Last for Life

Three little adjustments might help.

For decades, people approaching or entering retirement have had a common anxiety: a worry about outliving their money. Even good savers with long histories of contributing to retirement plans share it. While the risk may be higher for some than others, there are some very basic things households can do that might help retirement money stretch a bit further.

Take retiring to a less expensive metro area or a smaller city. Personal finance website SmartAsset analyzed how far \$1 million in retirement savings would go in certain metro areas. In New York City, the answer was 10.5 years; in San Francisco, 12.7 years. Contrast that with Phoenix (25+ years) and San Antonio (27 years). Another cost saver: reduce the entertainment budget. Retirement means more leisure time and a daily opportunity to dine out and splurge. According to the Employee Benefit Research Institute, Americans aged 65-74 spend an average of \$5,832 on eating out, entertainment, and other leisure pursuits per year. Also, too many households do not budget in retirement, and without a budget, money can mysteriously leak out of a retirement fund over time. Even those who do budget may forget to set aside some money for the probabilities of home upkeep and car repair.²

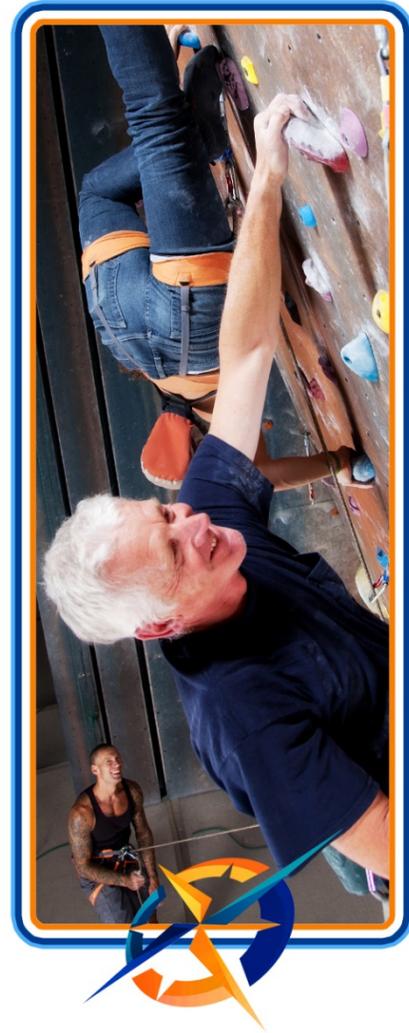


Rock ~~Out~~ In at the Gym

Why you might love indoor climbing, especially in the winter.

If you like to exercise outdoors, you may feel pent up when you are in the gym for your winter workouts. To counter this feeling, look up. If your gym has a climbing wall (or you can find one that does), you may get a workout with a sense of exploration and “outdoor” activity that you will never experience on a Stairmaster.

Indoor climbing is less scary than many gymgoers think. Most gyms with climbing walls provide beginner and intermediate classes covering technique, commands, belaying, proper falls, and more. (A soft, padded floor is at the base of the wall.) Not only that, shoes, harnesses, clips, and chalk bags are readily available to rent. Many gyms use auto-belays with automatic braking systems, which means you do not need a climbing partner; the auto-belay will gently guide you down if you feel tired or feel like you are too high up. Novice climbers may perceive indoor climbing or bouldering as an upper-body workout; in fact, it also tests the legs, feet, and core. So if you are feeling some winter blues and the great outdoors seems out of reach, go ahead and climb the walls.³



Recipe of the Month

Creamy Bacon Leek Soup

A warm and hearty winter treat!

Ingredients:

- 3 lbs. baking potatoes
- 1/3 lb. smoked bacon
- 1 lb. cheddar cheese
- 6 cups chicken broth
- 2 medium leeks
- 1 cup heavy cream
- 1 small onion

1 clove garlic
3 Tbsp. butter (unsalted)
1/2 cup one-to-one, gluten free flour
1/2 tsp. sea salt
1/3 tsp. ground black pepper
3 Tbsp. scallions (as garnish)

Begin by preparing your ingredients. Wash leeks, peel away the first few outer layers, trim and chop. Peel potatoes and cube. Chop onion. Mince garlic. Shred cheese, and slice scallions, thinly. Set aside.

In a very large saucepan, fry bacon over high heat until crisp, place on paper towel, then drain all but 3 tablespoons of drippings. Reduce heat to medium, return pan to heat, and add butter. Once butter has melted, stir in leeks, onion, and garlic, then sauté until softened (approximately 4-6 minutes). Continue to stir as you gently pour in half of the chicken broth, then stir in flour, then the remaining broth. Continue to stir until thoroughly mixed.

Increase to high heat and add cubed potatoes. Allow the mixture to come to a boil, then simmer over low heat until potatoes are tender (approximately 12-17 minutes).

In a separate bowl (large, heat safe) mix cheese with several full ladles of hot soup. Stir until thoroughly blended, then add cheese mixture to saucepan and increase heat to medium.

Finally, maintaining a continuous stir, gently add cream, sea salt, and pepper, allowing the soup to come nearly to a boil, then remove from heat.

Chop cooked bacon and sprinkle over the top of each bowl, along with scallions and shredded cheese, as you serve.





WHO SAID IT?

Ernest Hemingway

TEST YOUR KNOWLEDGE ANSWER:

A: B, 3.1%.⁴



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Citations.

1 - thisoldhouse.com/ideas/keeping-warm-less [11/6/18]

2 - usatoday.com/story/money/columnist/2018/10/28/retirement-budget-spending-tips-avoid-running-out-money/1748978002/ [10/28/18]

3 - health.com/fitness/beginner-rock-climbing [10/5/18]

4 - marketwatch.com/story/economists-say-wow-to-jobs-report-as-wage-growth-picks-up-2018-11-02 [11/2/18]