

Wealth Beyond Wall Street Newsletter!

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Choose the Right Mindset for Creative Success

Your mindset influences your ability to think creatively and succeed in whatever you do. Here are four basic mindsets to cultivate, from the Makelt website:

- **Growth mindset.** Believe that you can change, develop, and improve your talents, your abilities, and your intelligence.

This will make you more willing and able to learn new skills.

- **Open mindset.** Be open to new ideas and willing to take seriously suggestions from other people.

Ask questions, invite feedback, look for new perspectives, and think as positively as possible.

- **Promotion mindset.** Focus on winning and achieving goals. Someone with a promotion mindset will have a clear goal and actively shoot for it.

People with a prevention mindset—the opposite—focus on not losing” instead of achieving.

- **Outward mindset.** See other people as equals. Notice their value, and you’ll be more trusted. Engage with all kinds of people, whatever their position or rank.

Give their needs and desires the same level of importance as your own.

Could the Sandman Help Eliminate Childhood Obesity?

Getting less sleep could increase your child’s risk of becoming overweight or obese, researchers at the Johns Hopkins Bloomberg School of Public Health have found. In fact, for each additional hour of sleep, their risk for obesity drops by 9 percent. Researchers found children with the shortest sleep time had a 92 percent higher risk of being overweight. Short sleep durations were categorized as follows:

- Children younger than 5—less than 9 hours per day
- Children ages 5–10—less than 8 hours per day
- Children older than 10—less than 7 hours per day

Previous research has recommended the following:

- Younger than 5—11 hours or more per day
- 5 to 10—10 hours or more per day
- Older than 10—9 hours or more per day



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Monthly Quiz

1. The Penny-Farthing, also known as a high wheel, was the first machine to be called a what?
2. What former Chicago Bears teammate won a Super Bowl as a player, assistant coach, and a head coach?
3. Gilda Radner was one of the seven original cast members of which NBC sketch comedy show?

Did You Know?

- The most common time for a wakeup call is 7am
- Giraffes have the highest blood pressure of any animal
- India has over 50 million monkeys
- Iceland was the first country to legalize abortion in 1935
- Blue and white are the most common school colors
- Ostriches have a 14 meter (46 foot) long small intestine
- Your foot is the most common body part bitten by insects
- Japan is the largest exporter of frog legs
- The sun is 330,330 times larger than the Earth
- Every year the sun loses 360 million tons
- The shell is 12% of an egg's weight

*Thanks www.did-you-knows.com p24-25

Health in the News

Protect your eyes during the outbreak

Will your eyewear help keep you safe from the coronavirus? Maybe, if you treat it right. The U.S. News & World Report offers some guidelines on how to wear your glasses and contact lenses during the pandemic:

- **Contacts vs. glasses.** While some people are switching to eyeglasses, the American Optometric Association says there's no evidence that wearing contacts lenses increases one's risk of COVID-19 infection. If you develop cold- or flu-like symptoms, stop wearing them.
- **Clean your glasses daily.** Clean your glasses every day, using soap, water, and a microfiber lens cloth. Hand-wash microfiber cloths regularly with a gentle soap and hang them up to dry.
- **Don't set glasses down carelessly.** Placing them on a desk, table, or bar can be risky if the surface isn't clean. If you must take your glasses off, put them into a clean case.
- **Avoid string holders.** Hanging glasses around your neck can expose the interior of the lenses to droplets in the air, bringing them too close to your eyes and face. Again, store them in a case until you need them.

Older people face mental health risks

Social distancing during the COVID-19 pandemic is essential to maintaining your health, but isolation can have a profound impact on one's mental health. Older people (60+) especially may be vulnerable to depression, loneliness, and other problems. The Conversation website has some useful advice for staying healthy:

- **Plan your day.** If you're not, you may be tempted to just stay in bed and binge on Netflix. Resist the urge. Set up a routine to give your day some structure. Take up some hobbies to occupy your time—gardening, jigsaws puzzles, online classes, and the like. A schedule can give your otherwise empty days some meaning.
- **Stay active.** Exercise, do yoga, or just walk around your home for 20 minutes at a time instead of just sitting in your chair (or on your sofa) all day. If possible and safe, take a walk or bike ride around your neighborhood, while staying socially distant, of course. Keeping your blood pumping helps your heart, but also boosts your endorphins and overall mental health.
- **Get out of the house—safely.** Whether you're going to the store or just taking a walk, don't take any chances. Wear a face mask and bring hand sanitizer. Stay clear of other people who aren't taking necessary precautions. A change of scenery can improve your state of mind.
- **Reach out to others.** Stay in contact with your family and friends with phone calls, email, Zoom meetings, and other options. Look for opportunities to volunteer online. And don't be afraid to ask for help if you need it.

Answers to Quiz

1. Bicycle
2. Mike Ditka
3. Saturday Night Live

Thoughts of the Month...

"Either write something worth reading or do something worth writing."

-Benjamin Franklin

"There are those who look at things the way they are and ask why... I dream of things that never were and ask why not?"

-Robert F. Kennedy

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.

Apple Crisp



It's just perfect homestyle comfort food that's good for the soul on a cold fall day. And of course, people of all ages love it.

Ingredients

1 cup all-purpose flour
3/4 cup rolled oats
1 cup packed brown sugar
1 teaspoon ground cinnamon
1/2 cup butter, softened
4 cups chopped peeled apples
1 cup sugar
2 tablespoons cornstarch
1 cup water
1 teaspoon vanilla extract
Vanilla ice cream, optional

Preheat oven to 350°. In a large bowl, combine the first 4 ingredients. Cut in butter until crumbly. Press half into a greased 2-1/2-qt. baking dish or a 9-in. square baking pan. Cover with apples.

In a small saucepan, combine the sugar, cornstarch, water, and vanilla. Bring to a boil; cook and stir 2 minutes or until thick and clear. Pour over apples. Sprinkle with remaining crumb mixture.

Bake 60-65 minutes or until apples are tender. Serve warm, with ice cream if desired.

Let's Go Fly a Kite and Send It Soaring . . .

It's kite-flying season. Here are some little know kite flying facts:

- The highest altitude achieved by a single kite: 13,609 feet above ground in August 2000, although a train of eight kites reached a height of 31,955 feet in August 1919.
- Kites were used to deliver letters and newspapers during the American Civil War.
- The world record for the longest "kite fly" is 180 hours.
- Kites were banned in Japan in 1760 because too many people preferred kite-flying to working.
- It is believed that the first kites were flown more than 3,000 years ago and were made of leaves.

3 Questions to Boost Your Child's Confidence

Talking about the positive events or accomplishments in your child's life can have a profound effect on them. It boosts their self-esteem and gives them every reason to expect better things in the future.

Help kids build their self-image by asking these questions:

- What makes you feel proud of yourself? When you know what makes them feel great, you can build on it with more questions about where they want to go in their lives.
- What family memories do you think about? When you hear how they view the family, you can ask them where they see themselves in the mix.
- Were you ever surprised by someone? Knowing what surprises them can give you hints for future reference.

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