



# Freedom Wealth **NEWSLETTER**

Brought to you by: **Bill Constain, CEO, RFP, RFC**

[www.FreedomWealthServices.com](http://www.FreedomWealthServices.com)

(904) 373-8349

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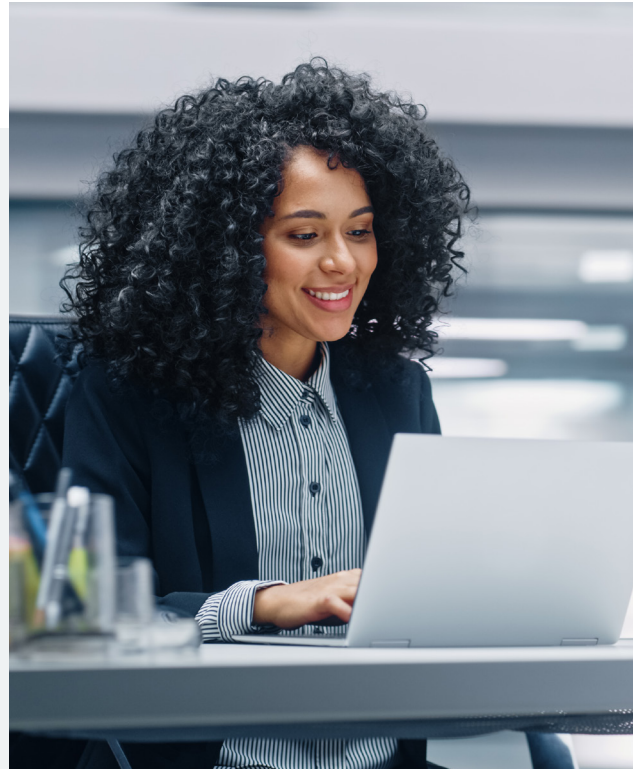
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# Find the Work / Life Balance You Need

Work is important, but it shouldn't be your whole life. A reasonable balance can keep you healthy and productive throughout your career. Follow this advice from the Business News Daily website:

- **Be realistic.** Accept that your work / life balance is never going to be perfect. At times, your job will take priority; other times, your family will be your major concern. Putting too much pressure on yourself to achieve 50/50 balance will defeat the purpose of your efforts.
- **Find the right job.** A high-stress job you hate won't contribute to a desirable balance no matter how well it pays. You may not be able to find the perfect job but look for something that fits your values and preferred lifestyle. You may not make as much money, but you'll be more satisfied in the long run.



- **Make health a priority.** You can't accomplish your personal and professional goals if your health is in question. Eat a healthy diet, exercise regularly, and pay attention to your mental health as well. Meditation, yoga, and therapy can help you maintain an emotional equilibrium.
- **Unplug when necessary.** You don't have to be linked to your job 24/7. Restrain the impulse to check your email after work or when you're on vacation. Let co-workers know when you won't be available unless an emergency strikes.
- **Take vacations.** You need some time away from workplace pressure to recharge and refresh. Take a real vacation, not just a long weekend. Don't worry, the office will still be there when you get back.



## Stay Hydrated When You Work Out

Work is important, but it shouldn't be your whole life. A reasonable balance can keep you healthy and productive throughout your career. Follow this advice from the Business News Daily website:

- **Start your workout well hydrated.** Drink water and other healthy fluids. Eat foods with lots of water, like fruits, vegetables, soup, and smoothies. This will help you with strength, speed, and stamina.
- **Get extra electrolytes.** Electrolytes can help prevent cramping in your muscles. Look for drinks containing sodium, potassium, and calcium to boost your electrolyte levels. Adding some salt to your foods can also increase your intake.
- **Replace your sweat.** Your body can lose a lot of liquid when you exercise, so replace that with a bottle of water or a sports drink. This is in addition to your regular hydration needs: about 11.5 cups of fluids for women and 15.5 cups for men every day.

## Health in the News

### *Don't fall for fad diets*

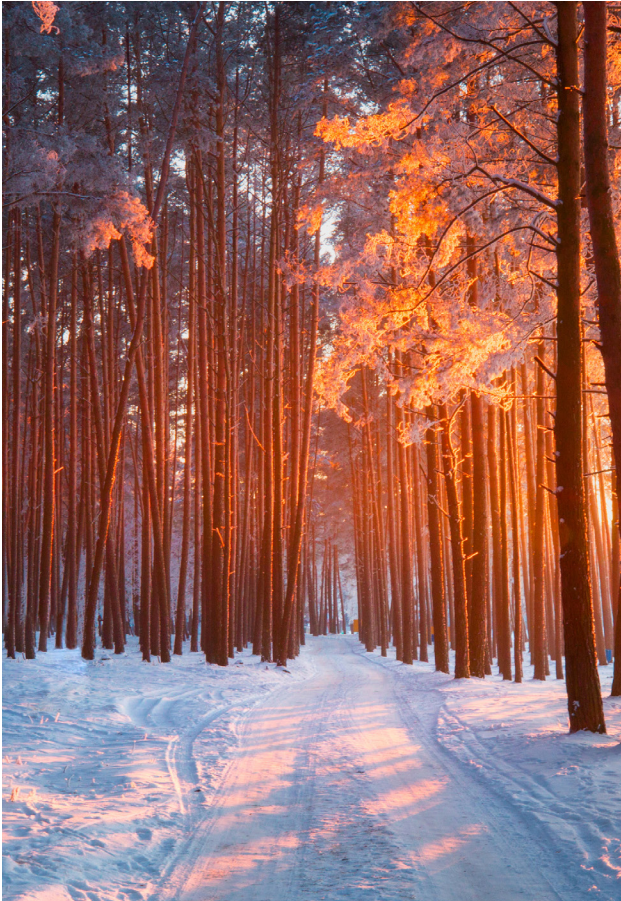
Dieting to lose weight can be good or your health, but only if you choose the right diet. Unfortunately, many fad diets promoted on social media can actually be harmful to your health. Watch for these red flags from the Healthline website:

- **Flimsy credentials.** A social media influencer may not be qualified to provide reliable nutrition advice. Your doctor, or a registered dietitian, can offer better options.
- **Sponsored content.** Check to see if people dispensing advice have any financial relationship with the products they're touting. If they're being paid to endorse a supplement or diet plan, they may not be trustworthy. Look at reviews from real customers, and check with your physician before buying anything.



*CONTINUE ON NEXT PAGE...*





## Monthly Quiz

### Question 1

Which Mini variant ceased production in 1971?

### Question 2

The Great Western Desert in Australia is better known as what?

### Question 3

Shelly Long returned for the last episode of what sitcom?

- **Unrealistic claims.** If a product sounds too good to be true, it probably is. Diet pills promising to help you lose lots of weight in a few days or weeks may be dangerous, for example. Avoid anything that offers a “cure,” a quick fix, or immediate results.
- **Overly restrictive diets.** Popular diet plans that try to restrict or eliminate entire food groups aren’t healthy. Often, they rob your body of the nutrients it needs to stay healthy. The best diet is balanced, allowing you to enjoy your favorite foods in moderation.

#### **What to Know About Monkeypox**

Monkeypox has become a global health crisis, with more than 28,000 cases reported. According to NPR, here’s what you need to know:

- **Monkeypox is a virus.** Its name comes from the fact that it was discovered in monkeys used for research in 1958, though that doesn’t mean that monkeys are the source of the disease. It’s similar to smallpox, but it’s not as dangerous or easily transmissible.
- **It’s not necessarily fatal.** The strain of monkeypox currently spreading across the world is serious, but it probably won’t kill you. The CDC estimates that 99% of people who get infected will survive. It can be deadly for children under eight, people with compromised immune systems, or people who are pregnant or breastfeeding.
- **Symptoms.** The symptoms of monkeypox include fever, headaches, muscle aches, and fatigue—similar to those of smallpox. It may also cause a rash or blisters anywhere on the body. The rash may appear before other symptoms and can persist for two to four weeks.
- **How it spreads.** The virus is transmitted through close personal contact, including sexual contact as well as contact with an infected lesion. It can spread on surfaces, though that seems to be rare. Respiratory droplets can also spread the disease. In general, the risk of catching monkeypox in the U.S. is considered low by the CDC.
- **How to protect yourself.** Avoid close contact with large groups of people. If you’ve been exposed, keep potentially contaminated items like clothing, bedsheets, and towels contained until they can be thoroughly washed. Wash your hands frequently. Keep track of the spread of the virus in your community.



## Did You Know?

- It takes **110 silkworm cocoons** to make an average tie
- **Queen termites** can live up to 50 years
- **Most spiders** have transparent blood
- A caterpillar has **over 2,000 muscles**
- **The fastest insect is the Australian dragonfly** - its top speed is 57 km/h (35mp/h)
- Honeybees kill more people each year **than snakes**
- There are over **100,000 different species of butterflies**
- There are over **80,000 different species of ants**
- **All the planets in our solar system** could fit inside Jupiter
- **More than 1,000,000 Earths** could fit inside the Sun

\*Thanks [www.did-you-knows.com](http://www.did-you-knows.com) p38-39

## Thoughts of the Month

*"Everything has beauty, but not everyone can see."*

– **Confucius**

*"Be not afraid of life. Believe that life is worth living, and your belief will help create the fact."*

– **William James**

## 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.

## Pumpkin Pecan Cobbler

Pumpkin Pecan Cobbler is the ultimate fall dessert with cake on the top and hot caramel sauce on the bottom!



### Ingredients

#### For the Cobbler

- 1 cup + 3 tablespoons all-purpose flour
- 2 teaspoons baking powder
- 1/2 teaspoon salt
- 3/4 cup granulated sugar
- 1 teaspoon cinnamon
- 1/2 teaspoon nutmeg
- 1/2 teaspoon cloves
- 1/2 cup pumpkin puree
- 1/4 cup milk
- 1/4 cup melted butter or vegetable oil
- 1 1/2 teaspoons vanilla

#### For the Topping

- 1/2 cup granulated sugar
- 1/2 cup brown sugar
- 1/4 cup chopped pecans
- 1 1/2 cups very hot water

### Instructions

Preheat oven to 350 degrees. In a medium sized bowl, stir together flour, baking powder, salt, sugar, and spices. Set aside.

In a smaller bowl, stir pumpkin, milk, melted butter and vanilla together to combine. Pour wet ingredients into dry ingredients and mix to create a thick batter. Pour into a small 8-inch casserole dish with high sides.

In a separate bowl, stir sugar, brown sugar and pecans together. Spread over the top of the batter evenly. Pour hot water over the entire thing and bake for 40 minutes or once the middle is set Cool 5-10 minutes before serving. Serve with more pecans and vanilla ice cream.

# Stay Ahead of Inflation

You never know when inflation will rear its head to devour your savings. You may not be able to avoid it, but you can prepare for its impact with these tips from the CNBC website:

- **Track your expenses.** You can use an Excel spreadsheet or just a sheet of paper but get a good view of where your money is going. Whatever you use, track your expenses closely.
- **Cut spending where possible.** The data will help you see where you can reduce your monthly expenses. Even small cuts can help – buying store brands instead of name brands, for example, or cutting back on some streaming services.
- **Pay down your debt.** If interest rates rise along with inflation, your variable-rate debt will grow as well. Pay it down or off completely or shift it to fixed-rate debt to counteract the negative effects on inflation.
- **Look at the long term.** Don't hustle for short-term payoffs in your investment strategy. The stock market rises and falls, but over the long haul, you'll make money with a patient, steady plan.
- **Expand your skills.** Invest in your career potential by mastering skills that enhance your earning power. Look for degrees, professional certifications, and training that will make you more attractive to an employer – and worth more as well.



## Pay Raises Are Back, But Are They Keeping Up?

The good news is that wages are finally going up, according to the Bankrate website. Forty-eight percent of respondents in a Bankrate survey said they'd gotten a raise in the past 12 months, and 21% increased their income by finding a higher-paying job. Only 39% did neither.

The bad news? Just 39% of those who got a raise or took a higher-wage job found that their increased income kept up with inflation, and half of them saw their income drop below the rate of inflation anyway. The silver lining may be that 61% of all workers aren't worried about job security, according to the survey.

Among workers who did receive a raise, 36% received a performance-based boost, 36% got a cost-of-living adjustment, and 16% were promoted or given more responsibilities.



**Bill Constain**  
CEO, RFP, RFC

**Freedom Wealth Services**  
822 North A1A Suite 310  
Ponte Vedra Beach, FL 32082

(904) 373-8349  
<https://www.freedomwealthservices.com>