



# Freedom Wealth **NEWSLETTER**

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

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## Inside This Issue:

- Pg. 1** You Don't Get Rich Just Because You're Smart
- Pg. 1** Exposure to Cats Before Age 2 Can Cause Allergies
- Pg. 2** Participating in Research Motivates Students
- Pg. 2** Health in the News
- Pg. 3** Monthly Quiz
- Pg. 4** Did You Know?
- Pg. 4** Recipe of the Month
- Pg. 4** Thoughts of the Month
- Pg. 5** Can Ceiling Height Influence Consumers?



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# You Don't Get Rich Just Because You're Smart

Researchers have found that IQ and wealth have very little to do with each other, and being smart won't keep you from falling into financial quagmires.

While the Ohio State University study found that people with higher IQs tend to generate higher incomes, it also found that financial success for most people is a combination of factors.

The study is based on data gathered from 7,403 Americans. Specifically, the study found that people with higher IQs made between \$202 to \$616 more income per year per point increase in IQ scores. That means that a person who scores higher on an IQ test will make between \$6,000 and \$18,000 more per year than someone who scores in the normal range.

However, when the researchers looked for signs of total wealth, they found that average and below average folks were doing just fine when compared to those who tested as more intelligent.

Research scientist and author of the study Jay Zagorsky says this begs the question of how more intelligent people earn more but do not have more total wealth. He says more research needs to be done, but that his study suggests that those with high IQs are probably not saving as much as average people.

Zagorsky says if you want to see proof of the findings of this theory—just look in the parking lot of the nation's universities. "Professors tend to be very smart people," he says. "But if you look at university parking lots, you don't see a lot of Rolls-Royces, Porsches or other very expensive cars. Instead, you see a lot of old, low-value vehicles."



## Exposure to Cats Before Age 2 Can Cause Allergies

Exposing children to cats or cat allergens before the age of 2 can raise the risk of allergic sensitization, researchers from GSF—National Research Center for Environment and Health, Helmholtz Association, in Germany have found. The data of more than 2,000 children was evaluated and researchers found that not only owning cats caused the sensitization, but also even just repeated contact with cat hair outside the parents' home can increase the frequency of allergic sensitization to cats.

Up to the age of 2, scientists found clear connections between exposure to cat allergens at the home and allergies. After that the connection was harder to track because older children were introduced to allergens outside their home environments more often. The findings were published in *The Journal of Allergy and Clinical Immunology*.







## Participating in Research Motivates Students

It might be important to encourage your children to participate in research opportunities, and here's why.

Undergraduates who participate in hands-on research go further in their fields; a study has found. These students are more likely to pursue advanced degrees in science, technology, engineering and mathematics. In the study, undergraduate researchers were more likely to pursue doctorate degrees than non-researchers.

"This study indicates that carefully designed undergraduate research experiences motivate students," says Myles Boylan, a program director for the National Science Foundation.

The authors of the study say the outcome suggests that greater attention should be given to fostering interests similarly in high schools and elementary schools as well.

The study was funded by the National Science Foundation.

## Health in the News

### Food containing melatonin may help delay aging

If you're worried about aging, perhaps a little corn on the cob, followed by a bowl full of cherries, and topped off with a glass of red wine might be in order. Why? Because all of these foods contain melatonin, and recent studies indicate the substance may be the long sought after "fountain of youth." Melatonin, a substance that helps neutralize oxidative damage and delays neurodegenerative processes, might have a hand in putting off old age, according to a University of Granada study.

In the study, 5-month-old mice, which are the human age equivalent of 30-year-olds, were used. This is the age where mice start to show signs of aging, due to an increase in free radicals (oxygen and nitrogen), which cause inflammation. This "oxidative stress" can cause cell membranes to become more fragile, making them easier to break and damage. The mice then received melatonin in small amounts.



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### Monthly Quiz

## Question 1

Which of the African countries is an island?

## Question 2

Only airport serves which European city?

## Question 3

What is the single word title of the famous novel by Alex Haley?

The melatonin not only neutralized the damages, but also delayed the negative effects of aging in the mice.

Researchers believe that daily intake of melatonin by humans beginning at the age of 30 could prevent or at least delay some of the negative consequences of aging, such as neurodegenerative disorders (e.g., Parkinson's disease) and other illnesses such as diabetes.

In the meantime, melatonin can be found naturally in small amounts in certain fruits and vegetables like cherries, bananas and onions; in cereals such as corn, oats and rice; and in aromatic plants such as mint, lemon verbena, sage or thyme; and last but not least in red wine.

### Second-hand smoke is dangerous, even outdoors

Stanford researchers have found that sitting a few feet downwind from a smoker when you are out of doors means that you are likely to be at least periodically exposed to substantial levels of contaminated air.

Neil Klepeis, assistant professor of civil and environmental engineering and the lead author of the study, says, "Some folks have expressed the opinion that exposure to outdoor tobacco smoke is insignificant, because it dissipates quickly into the air. But our findings show that a person sitting or standing next to a smoker outdoors can breathe in wisps of smoke that are many times more concentrated than normal background air pollution levels."

The researchers found that if people move about 6 feet away from an outdoor smoker, exposure levels drop significantly.

## Did You Know?

- Dark roasted coffee beans contain less caffeine than medium roasted ones (the longer a coffee is roasted the more caffeine is burned off)
- The first ground vacuum packed coffee was first introduced in 1900
- Japan is the 3rd largest consumer of coffee
- Over 5 million people in Brazil are employed in the coffee industry
- A coffee tree produces its first full crop after it is 5 years old
- The US is the world's largest consumer of coffee
- There are around 30 milligrams of caffeine in the average chocolate bar while a cup of coffee has around 100 to 150
- Between 1931 and 1969 Walt Disney was awarded 35 Oscars
- Disneyland opened in 1955
- Did you know MTV made its debut at 12:01 am August 1, 1981
- The first video shown on MTV was "Video Killed the Radio Star" by the buggles

\*Thanks [www.did-you-knows.com](http://www.did-you-knows.com) p42-43

## Thoughts of the Month

*"Happiness is not something readymade. It comes from your own actions."*

– **Dalai Lama**

*"The best and most beautiful things in the world cannot be seen or even touched – they must be felt with the heart"*

– **Helen Keller**

## Fresh and Healthy Cherry Lemonade

This fresh and healthy cherry lemonade is quick and easy to make. It is the perfect drink for a hot summer day!



### Ingredients

#### Plain Chia Pudding Ingredients

- 3 cups of cherries (fresh or frozen)
- 6 cups of water, divided
- 2 lemons
- 4 Tablespoons cherry syrup
- 2 Tablespoons maple syrup
- Fresh cherries, optional garnish

Place cherries and water in a medium-sized saucepan. Set the saucepan over high heat and bring to a boil.

Reduce heat to medium and continue to simmer until liquid is reduced by half, about 10 minutes.

Strain out the cherries and save the cherry syrup. (The cherries can be used for a smoothie, pie, or discarded.)





## Can Ceiling Height Influence Consumers?

Ceiling height can evoke free, abstract thinking, or focus the mind on specifics, says a University of Minnesota Researcher. Joan Meyers-Levy, professor of Marketing, says that ceiling height can affect how people feel, think and act.

“When a person is in a space with a 10-foot ceiling, they will tend to think more freely, more abstractly,”

Meyers-Levy says. “They might process more abstract connections between objects in a room, whereas a person in a room with an 8-foot ceiling will be more likely to focus on specifics.”

The concepts evoked can then affect how consumers process information, the researchers say.

“Depending on the activity or the desired outcome, ceiling height can make a big difference in how the consumer processes the information presented,” says Meyers-Levy.

The bottom line: Ceiling height affects thinking, and that in turn can affect what consumers buy in a retail environment.

## 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.



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