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July 1, 2014

MONEY MINUTE - FIGHTING HIGH MEDICAL BILLS

I'D LOVE TO PAY THAT MEDICAL BILL SAID NOBODY EVER, SO HOW DO YOU FIGHT THOSE HIGH BILLS AND KEEP YOUR MONEY IN YOUR POCKET? WELL JUST LIKE YOU WOULD RESEARCH TO BUY A CAR OR A HOME, YOU CAN RESEARCH HEALTHCARE COST USE TOOLS TO LOOK UP THE COST OF COMMON PROCEDURES IN YOUR REGION; YOU CAN STILL NEGOTIATE THE PRICES OF YOUR BILL EVEN AFTER YOU VISIT. WHAT YOU WANT TO DO IS ASK FOR AN ITEMIZED BILL FROM YOUR HOSPITAL. A RECENT STUDY FOUND THAT 80% OF MEDICAL BILLS CONTAIN ERRORS, 80%! ALWAYS ASK QUESTIONS TOO JUST BECAUSE YOU DON'T UNDERSTAND A TERM DOESN'T MEAN YOU RECEIVED THAT TREATMENT. AFTER YOU GET YOUR BILL, HEAD OVER TO THE MEDICAL BILLING DEPARTMENT AND PREPARE YOURSELF FOR EXTENSIVE CONVERSATIONS. ALSO, ASK TO PAY THE MEDICARE RATE, MEDICARE NEGOTIATES A 73% DISCOUNT OF THE AVERAGE HOSPITAL CHARGE. NEGOTIATE HOW YOU'LL PAY, AND IF YOU PAY WITH CASH, SOME HOSPITALS WILL GIVE YOU A DISCOUNT

07-02-2014

HEALTH - TRICKS TO SAFEGUARD YOUR HEALTH WHILE PLAYING NURSE

WHEN YOU HAVE A SICK CHILD OR SPOUSE, IT'S HARD NOT TO WANT TO COMFORT THEM BUT YOU DON'T WANT TO GET YOURSELF SICK. SO HERE ARE 5 TRICKS TO SAFEGUARDING YOUR HEALTH WHILE PLAYING NURSE

1. YOU SOOTH SICK BABIES OR TODDLERS BY HOLDING THEM RIGHT, BUT BEFORE YOU PICK THEM UP, SLIP ON YOUR BATHROBE OVER YOUR CLOTHES AND WHEN YOU PUT THEM DOWN, TAKE OFF THE ROBE AND LEAVE IT WITH THEM SO YOU DON'T CARRY THE GERMS WITH YOU.
2. WITH ALMOST ALL COLDS, COUGHS AND FLUES; WASHING YOUR HANDS AND FACE AFTER CONTACT MINIMIZES SPREAD OF SICK GERMS
3. WASH AFTER YOU HUG, AND NO, NO, NO KISSING
4. GET THEM THEIR OWN TISSUE BOX AND WASTE BASKET AND CLEAN IT AFTER THEY ARE NO LONGER SICK AND WASH YOUR HANDS AS WELL.
5. FOR KIDS, MAKE A BED BY TURNING 2 COMFORTABLE ARM CHAIRS TO FACE EACH OTHER THIS SPECIAL BOAT BED WILL SAFELY CONTAIN THE CHILD AND LIMIT THE TIME SPENT SITTING NEXT TO THEM ON THE SOFA AND LAST CONSIDER WEARING A MASK, YOU CAN BUY IT AT MOST DRUG STORES AND PREVENT THOSE ACCIDENTAL SNEEZES TO THE FACE

07-03-2014

MONEY - GARAGE SALES

IT IS SUMMER TIME AND THAT MANS A LOT OF GARAGE SALES. SO IF YOU PLAN ON HAVING YOUR OWN SOON, HERE ARE SOME TIPS TO HELP YOU MAKE THE MOST MONEY. BE CLEAR ON THE PURPOSE OF YOUR SALE, IF YOUR SELLING THINGS TO MAKE MONEY OR TO GET RID OF THEM, SURPRISINGLY YOU CAN OFTEN MAKE MORE MONEY BY PRICING THINGS LOW. IF YOUR GOAL IS TO GET TOP DOLLAR, YOU SHOULD REALLY BE SELLING ON EBAY OR CRAIGS LIST. ADVERTISE; STICK AN AD IN THE NEWSPAPER, PUT UP A NOTICE ON CRAIGSLIST, POST SIMPLE EFFECTIVE SIGNS AROUND THE NEIGHBORHOOD. USE BIG BOLD TEXT LIKE HUGE SALE WITH AN ARROW POINTING IN THE RIGHT DIRECTION AND PLEASE MAKE SURE YOUR SIGN IS READABLE.THEN, THINK LIKE A CUSTOMER, WALK THROUGH YOUR SALE AS IF YOU WERE THERE TO BUY SOMETHING.HOW DOES IT FEEL? WOULD YOU PAY TOP DOLLAR FOR THAT PORCELAIN CAT, PROMOTE EXPENSIVE ITEMS AS WELL?BIG TICKET ITEMS CAN BE TOUGH TO SELL BUT YOU CAN DO IT WITH A LITTLE EXTRA EFFORT.SET FURNITURE UP JUST LIKE YOU WOULD SEE IT AT HOME TO GIVE IT A BETTER SHOT!

07-07-2014

HEALTH - SLEEPING

WE ALREADY KNOW THAT NOT ENOUGH SLEEP CAN MAKE US GRUMPY AMONG OTHER THINGS, BUT SOMETIMES IT'S HARD TO FALL ASLEEP. SO HOW DO WE GET TO BED ON-TIME WHEN THERE ARE SO MANY GOOD SHOWS ON TV? WELL FIRST YOU WANT TO LIMIT FOOD AND DRINK INTAKE. IF YOU DRINK A CAFFEINATED BEVERAGE RIGHT BEFORE BEDTIME, CHANCES ARE YOUR INABILITY TO SLEEP WILL MANIFEST IN A BINGE SESSION OF HOUSE OF CARDS.YOU SHOULD ALSO AVOID ALCOHOL AND NICOTINE. ALSO AVOID NAPS. A GOOD NAP CAN BE THE MOST WONDERFUL FEELING IN THE WORLD BUT IT CAN ALSO MESS UP YOUR SCHEDULE EVEN MORE, BEEN THERE DONE THAT AS WELL. ALSO, WORKING OUT IS NOT ONLY GOOD FOR YOUR BODY AND HEART HEALTH BUT ALSO FOR SLEEPING BETTER. IT GOES THE OTHER WAY TOO;THOSE WHO SLEEP BETTER ARE MORE LIKELY TO WORK OUT FOR A LONGER PERIOD OF TIME AND LAST, PLEASE CREATE A ROUTINE:BY SLEEPING AT THE SAME TIME AND WAKING UP AT THE SAME TIME, YOUR BODY WILL ADJUST AND STAY IN SYNC WITH THE PATTERN YOU CREATE, THIS MEANS YOU WILL NATURALLY WANT TO GO TO BED AT A CERTAIN TIME.

07-08-2014

TOP 5 MONEY - IMPULSE BUYING

HAVE YOU EVER BOUGHT THAT SHIRT OR KITCHEN ITEM YOU KNOW YOUR NEVER GONNA USE? WELL HERE ARE SOME TIPS TO STOP IMPULSE BUYINGIN THE GROCERY STORE YOU WANT TO STAY IN THE OUTER RING, YOU'LL AVOID A LOT OF THE THINGS YOU DON'T NEED TO BUY UNLESS YOU REALLY NEED YO BUY THOSE LUCKY CHARMS WHICH YOU DON'T. ALSO, TAKE A DEEP BREATH AND WALK AWAY FROM THE VINTAGE JEANS, ARE THEY REALLY WORTH \$300?! NO! JUST GO HOME, RE-EVALUATE YOUR CLOSET, YOU PROBABLY DON'T NEED ANOTHER PAIR. THEN, SUPER SIZE IT, LETS SAY YOU DO GO BIG FOR 4 TIMES A WEEK, THAT'S A FULL \$52 A YEAR THAT YOU COULD BE SAVING, NOT TO MENTION THE EXTRA TRIP OR 2 TO THE GYM.THOSE APPS ON YOUR PHONE, THEY ADD UP, EVEN IF ITS A FREE APP, THEY ALL COME WITH EXTRAS THAT COST SOMETHING. SAVE THE MONEY AND THE TIME YOU SPENT ON BEING LESS PRODUCTIVE. LAST, THEME PARKS ARE EXPENSIVE ENOUGH BUT THERE ARE ALWAYS THOSE GAME SECTIONS THAT SEEM TO STEAL YOUR MONEY: DO YOU HONESTLY THINK YOUR GOING TO SHOOT A 1 INCH SQUARE FROM 20 FEET AWAY WITH A BLOW DART? SAVE YOUR MONEY.

07-09-2014

HEALTH - SNACKS THAT SATISFY

YOU KNOW WHEN YOU'VE HAD THAT MID MORNING SNACK BUT WHEN IT COMES TIME FOR LUNCH YOU'RE STARVING? HERE ARE SOME SNACKS THAT WON'T LEAVE YOU IN THE SUPER SIZE ME LANE AT THE DRIVE THRU WINDOW. MIXED NUTS:THEY ARE A CONVENIENT WAY TO GET SOME PROTEIN AND HEALTH FATS, TRY ADDING SOME DRIED FRUIT FOR A LITTLE EXTRA FLAVOR. **TRY** HARD BOILED EGGS: THEY ARE AN INEXPENSIVE AND NUTRITIOUS WAY TO FUEL UP WHEN YOUR FAMISHED. BOIL A 1/2 A DOZEN AT THE BEGINNING OF THE WEEK FOR EASY ON THE GO SNACKING. **ALSO**, EDAMAME WITH SEA SALT. 1 CUP OF EDAMAME PODS HAVE ABOUT 7 GRAMS OF PROTEIN. SPRINKLE ON A LITTLE SEA SALT AND SATISFY THAT SALT CRAVING AS WELL. ONE OF MY FAVORITES; JERKY! BEEF AND TURKEY JERKY ARE SUPER TRAVEL FRIENDLY AND GUARANTEED TO KEEP YOU SATISFIED, JUST MAKE SURE THE ONE YOU PICK ISNT TOO HIGH IN SODIUM. LAST, COTTAGE CHEESE AND FRUIT .COTTAGE CHEESE IS LOADED WITH PROTEIN SO EVEN JUST A SMALL PORTION WILL FILL YOU UP.TRY IT WITH FRESH BERRIES OR PINEAPPLE CHUNKS AND IT WILL BE REALLY TASTY!

07-14-2014

HEALTH - COFFEE BENEFITS

HERE'S SOME GOOD NEWS, ACCORDING TO A RECENT STUDY, DRINKING COFFEE BEFORE A WORKOUT WILL HELP YOU TORCH MORE CALORIES. THAT'S RIGHT, THE STUDY FOUND THAT TRAINED ATHLETES WHO TOOK IN SOME CAFFEINE BEFORE THEIR SWEAT SESSIONS BURNED ABOUT 15% MORE CALORIES FOR 3 HOURS POST WORK OUT THAN THOSE WHO DIDN'T.NOW COFFEE IS GREAT NOT ONLY FOR WEIGHT LOSS BUT SEVERAL OTHER THINGS INCLUDING IMPROVED CIRCULATION. BETTER CIRCULATION HELPS YOU HAVE A BETTER WORK OUT, YOUR MUSCLES NEED OXYGEN. COFFEE HELPS YOU HAVE A BETTER MEMORY. THIS BRAIN BOOST MAY HELP DURING WORK OUTS ESPECIALLY WHEN THEY ENTAIL NEEDING TO RECALL SPECIFIC EXERCISES. IT HELPS WITH MUSCLE PRESERVATION THIS CAN HELP REDUCE THE RISK OF AGE RELATED INJURIES. NOW OF COURSE YOU JUST NEED TO MAKE SURE TO KEEP YOUR DAILY CAFFEINE INTAKE IN CHECK OTHERWISE YOUR GOOD INTENTIONS MAY BACKFIRE. ALSO TRY TO USE ALMOND MILK AND CINNAMON INSTEAD OF CREAM TO KEEP THE CALORIES DOWN AND REMEMBER TO DRINK PLENTY OF WATER

07-15-2014

MONEY - CROWDFUNDING

CROWDFUNDING HAS BECOME ONE OF THE BIGGEST TRENDS AND BEST WAYS TO RAISE A FEW BUCKS! NOW, PEOPLE ABOUT TO GET HITCHED ARE GETTIN IN ON THE MIX.A LOT OF COUPLES ARE CHOOSING TO FOR-GO A TRADITIONAL REGISTRY IN FAVOR OF CROWDFUNDING FOR HONEYMOONS AND OTHER BIG TICKET ITEMS LIKE FURNITURE, APPLIANCES, DATE NIGHTS, EVEN COLLEGE MONEY FOR THEIR FUTURE KIDS! SOME OF THESE POPULAR SITES INCLUDE WEDDING REPUBLIC, ZOLLA, AND HONEY FUND BUT ETIQUETTE EXPERTS WARN THAT IT MUST BE HANDLED IN THE RIGHT WAY TO NOT COME OFF AS TACKY TO GUESTS. FOR STARTERS, REFRAIN FROM ASKING GUESTS FOR CASH AND USE MONETARY CONTRIBUTION INSTEAD, IT'S A LITTLE BIT MORE TASTEFUL. ALSO BE SURE TO SAY THAT YOU'RE NOT PASSING ALONG ANY TRANSACTION FEES TO DONORS. WHEN YOU DO SET UP THE REGISTRY, SELECT A PLATFORM THAT IS USER FRIENDLY AND INCLUDE A PHOTO OR VIDEO WITH A HEART FELT MESSAGE, THAT'S ALWAYS NICE. BECAUSE THIS CONCEPT IS FAIRLY NEW, SOME MAY NOT BE OPEN TO THE IDEA, SO MAKE SURE YOUR GUESTS HAVE AN OPTION OF A TRADITIONAL REGISTRY AS WELL.

07-16-2014

HEALTH - FOODS TO AVOID

AS TASTY AS JUNK FOOD IS; IF YOUR DAILY DIET IS FULL OF IT, AND IF YOU EAT BAD THINGS 6 DAYS A WEEK, YOU INCREASE YOUR RISK OF STROKE BY 41% YIKES! SO NUTRITIONAL EXPERTS HAVE COMPILED A LIST OF FOODS THAT YOU SHOULD NEVER EVER PUT IN YOUR BODY AND SOME OF THEM JUST MAY SURPRISE YOU! STAY AWAY FROM MICROWAVE POPCORN, IT IS FILLED WITH CHEMICALS AND IS LINKED TO ALZHEIMER'S DISEASE AND CERTAIN CANCERS. NEXT, FARMED SALMON: THESE THINGS ARE LITTLE CANCER FILETS. STUDIES SHOW THEY CAN BE LOADED WITH CARCINOGENIC CHEMICALS, FLAME RETARDANTS, ANTIBIOTICS, AND PESTICIDES. THIS ONE WILL SURPRISE SOME, MILK! YOU MAY GET CALCIUM FROM IT BUT AT THE SAME TIME YOU'RE INGESTING SATURATED FATS WHICH ARE LINKED TO HEART DISEASE, STROKES, CANCER, AND ARTHRITIS. MOVING ON, CANNED TOMATOES: BPA IS FOUND IN A LINING OF CANNED FOODS AND IT'S ACTUALLY LINKED TO INTESTINAL DAMAGE, HEART DISEASE, AND OTHER AILMENTS. LAST, BE CAREFUL WITH APPLES, STRAWBERRIES, AND GRAPES, THEY TEND TO BE LOADED WITH PESTICIDES!

07-17-2014

MONEY - HOTEL SCAMS

SUMMER IS IN FULL SWING WHICH MEANS VACATIONS, ROAD TRIPS, AND HOTEL STAYS, BUT DON'T LET MISBEHAVING PEOPLE RUIN YOUR TIME OFF WITH MINI RIP OFFS AND SNEAKY FEES AND SCAMS! HERE'S SOME QUICK REMINDERS OF WHAT TO WATCH OUT FOR NEXT TIME YOU CHECK INTO A HOTEL. WATCH OUT FOR FAKE PIZZA DELIVERY FLYERS, SCAMMERS SLIP THEM UNDER YOUR DOOR, YOU CALL TO MAKE AN ORDER AND NOW THEY HAVE ALL YOUR CREDIT CARD INFORMATION. MAKE SURE TO VERIFY THE PHONE NUMBER BEFORE CALLING. NEXT, THE SINGLE EASIEST WAY FOR SOMEONE TO HACK INTO YOUR COMPUTER IS WITH ROGUE FREE WI-FI HOT SPOTS NAMED LINKSYS TO TRY TO TRICK YOU TO CONNECT TO IT. ALWAYS DOUBLE CHECK THE SAFETY OF THE NETWORK YOU'RE CONNECTING TO MAKE SURE ITS ON THE CORRECT ONE. AND LAST, WATCH OUT FOR THOSE PESKY RESORT FEES, PET FEES, HOUSEKEEPING FEES, OR SAFE FEES. YOU THINK YOUR GETTING A GREAT DEAL ON PRICELINE ONLY TO CHECK IN AND FIND YOU OWE LOTS MORE. BE SURE TO READ THE FINE PRINT WHEN IT COMES TO PRICING MAKE YOUR HOTEL STAY IS A SAFE AND GOOD ONE.

07-18-2014

HEALTH - JUMPING JACKS

DID YOU KNOW SOME STATES HAVE OFFICIAL EXERCISES? WELL APPARENTLY FOR MISSOURI IT'S THE JUMPING JACK! GOVERNOR JAY NIXON SIGNED LEGISLATION THURSDAY ADDING THE WORK OUT MOVE, IT GOES OFFICIAL AUGUST 28TH. STUDENTS FROM THE PERSHING ELEMENTARY SCHOOL LOBBIED FOR THE EXERCISE AS A WAY TO HONOR GENERAL JOHN J PERSHING, HE WAS A MISSOURI BORN GENERAL WHO LED US FORCES IN WWI. HE'S CREDITED FOR INVENTING THE JUMPING JACK AS A TRAINING DRILL FOR CADETS. ASIDE FROM BECOMING STATE LAW, WHY SHOULD JUMPING JACKS BE YOUR NEW BFF? WELL JUST SO YOU KNOW, THEY HELP INCREASE YOUR FAST TWITCH MUSCLE FIBERS BY WORKING ON THE CALVES, THE GLUTES, DELTOIDS, AND LATERALS. WHILE THEY WONT EXACTLY HELP THE MUSCLES INCREASE IN SIZE, THEY WILL ACTUALLY MAKE THEM MORE POWERFUL! SO JUST SO YOU KNOW, THE JUMPING JACK IS THE WAY TO GO. IT'S VERY INTERESTING THAT MISSOURI ADDED THAT AS THE OFFICIAL EXERCISE, GOOD IDEA TO GET OUT THERE AND GET SOME FITNESS ON!

07-21-2014

HEALTH - HOW TO HAVE GOOD ORAL HYGIENE

GOOD ORAL HYGIENE IS NOT ONLY IMPORTANT FOR A BEAUTIFUL SMILE BUT DID YOU KNOW THAT IT CAN ALSO PROTECT YOUR HEART? STUDIES SHOW THAT IF YOU HAVE UNHEALTHY GUMS, YOU ARE AT A GREATER RISK OF A HEART ATTACK. YIKES! SO TO HELP SHED A LITTLE MORE LIGHT ON THIS TOPIC, HERE ARE SOME COMMON MISTAKES WE MAKE WHEN BRUSHING. EXPERTS SAY TO AVOID BRUSHING TOO MUCH OR TOO LONG, DOING THIS WILL ERODE THE ENAMEL ON YOUR TEETH. DENTISTS RECOMMEND 2-3 TIMES A DAY AT MOST FOR NO LONGER THAN 2 MINUTES. THEY SAY DON'T BRUSH RIGHT AFTER YOU EAT. WAIT AT LEAST 30 MINUTES AFTER EATING TO CLEAN YOUR TEETH. ACIDS FROM YOUR FOOD CAN EAT AWAY THE ENAMEL ON YOUR TEETH SO LET YOUR OWN NATURAL SALIVA NEUTRALIZE THE ACIDS FIRST. NEXT, USING THE WRONG TOOTHBRUSH IS OFTEN A PROBLEM. DON'T USE ONE THAT'S TOO HARD, EXPERTS RECOMMEND LOOKING FOR TOOTHBRUSHES THAT ARE LABELED SOFT OR EXTRA SOFT SO IT DOESN'T CONTRIBUTE TO GUM RECESSION. NEXT, KEEPING YOUR TOOTHBRUSH FOR TOO LONG: DENTISTS SUGGEST CHANGING EVERY 3 MONTHS TO AVOID THE BRISTLES LOSING THEIR FLEXIBILITY AND WEARING OUT.

07-22-2014

MONEY - IDENTITY THEFT

WITH EVERYONE TRAVELING AND NOW GETTING READY FOR BACK TO SCHOOL, SUMMER CAN BE A HOT TIME FOR IDENTITY THEFT. CONSUMER REPORTS RECOMMEND TRAVELING WITH A MINIMUM NUMBER OF DOCUMENTS AND OTHER SENSITIVE ITEMS. LEAVE SOCIAL SECURITY CARDS AND EXTRA CREDIT CARDS AT HOME. ALSO, MAKE BANK AND CREDIT CARD COMPANIES AWARE OF YOUR TRAVEL PLANS SO THEY CAN BETTER MONITOR FRAUD. THE FEDERAL TRADE COMMISSION WARNS HOTEL GUESTS OF CERTAIN COMMON SCAMS INCLUDING CALLS THAT CLAIM THEY ARE FROM THE FRONT DESK SEEKING VERIFICATION OF YOUR CREDIT CARD NUMBER. IF THAT HAPPENS, MAKE SURE YOU HEAD TO THE FRONT DESK TO CLEAR UP ANY ISSUES. ANOTHER PITFALL, FAKE WI-FI NETWORKS: CONFIRM THE HOTEL'S AUTHORIZED NETWORKS AT CHECK IN TO AVOID HANDING INFORMATION OVER TO SCAMMERS. IDENTITY THEFT ISN'T LIMITED TO ADULTS; CHILDREN'S SOCIAL SECURITY NUMBERS CAN BE A TARGET BECAUSE THEY PROVIDE A CLEAN SLATE FOR SCAMMERS TO OPEN CREDIT CARD ACCOUNTS BECAUSE MOST PARENTS DON'T SUSPECT YOUNG ONES.

07-23-2014

HEALTH - WORST FOODS FOR YOUR SKIN

YOU'VE ALL HEARD THE PHRASE YOU ARE WHAT YOU EAT, WELL THAT APPLIES NOT ONLY TO OUR BODIES BUT OUR SKIN TOO. EXPENSIVE CREAMS AND CLEANSERS ARE NOT ENOUGH TO KEEP YOUR SKIN IN FLAWLESS SHAPE. YOU ALSO NEED A HEALTHY DIET. SO WITH THAT IN MIND, HERE ARE THE ABSOLUTE WORST FOODS FOR YOUR FACE. THIS 1ST ONE, I'M NOT HAPPY TO HEAR ABOUT, WHITE BREADS, PASTA, AND CAKE, MY FAVORITE! THEY ALL HAVE A HIGH GLYCEMIC INDEX WHICH IS LINKED TO ACNE, SWITCH TO WHOLE GRAINS INSTEAD. NEXT SUGAR; AS MUCH AS WE LOVE IT, IT IS THE MOST AGING FOOD WE CONSUME AND IT WEAKENS OUR IMMUNE SYSTEM TO, BUT IT CAN ALSO FEED CANCER. MOVING ON; ALCOHOL; NOT ONLY DOES IT GIVE US A HEADACHE BUT IT DEHYDRATES YOU, AGGRAVATES ROSACEA, AND MAKES YOUR SKIN LOOK DULL. SALT IS ACTUALLY TERRIBLE FOR YOUR SKIN, IT CAUSES YOUR TISSUES TO SWELL MAKING YOU LOOK PUFFY AND UNHEALTHY. CHECK LABELS TO HELP YOU REDUCE YOUR INTAKE.

07-24-2014

MONEY - COLLEGE DEGREES

A COLLEGE DEGREE CAN HELP YOU PERUSE A HIGHER PAYING CAREER BUT ALL DEGREES ARE NOT CREATED EQUAL WHEN IT COMES TO COMPENSATION.A GEORGETOWN UNIVERSITY STUDY MEASURED COMMON MAJORS AGAINST THEIR ECONOMIC VALUE AND HERE'S WHAT THEY FOUND OUT. FIRST OFF, THE NUMBER ONE DEGREE THEY SAY TO AVOID: A BACHELORS IN PSYCHOLOGY. ON AVERAGE, RECENT GRADS TAKE IN \$30,000 A YEAR, IT'S ALSO ONE OF THE MOST POPULAR MAJORS OUT THERE BUT ITS DEMAND FOR EMPLOYEES IS LESS. NEXT, HELPING PEOPLE MIGHT BE YOUR THING BUT, WITH A DEGREE PROGRAM LIKE SOCIAL WORK, YOU PROBABLY WONT SEE YOUR SKILLS REFLECTED IN YOUR PAYCHECK. EXPECT TO EARN ABOUT \$29,000 ANNUALLY TO START. MOVING ON, EXPERTS SAY ANOTHER DEGREE TO CONSIDER AVOIDING IS A BACHELORS IN FILM, VIDEO, AND PHOTOGRAPHIC ARTS. NOT ONLY IS IT AN EXTREMELY COMPETITIVE FIELD, BUT THEY BELIEVE FEW PEOPLE REALLY MAKE IT IN THE BUSINESS AND WIND UP DOING SMALLER, LOW BUDGET SHOOTS INSTEAD. A LOT OF DEGREES DO EARN YOU BIG BUCKS THOUGH SO PAY ATTENTION TO THAT.

7/25/2014

HEALTH-WHAT YOUR TOE NAILS SAY ABOUT YOUR HEALTH

DID YOU KNOW YOUR NAILS CAN TELL YOU A LOT ABOUT YOUR HEALTH? WHILE NOTHING REPLACES A TRIP TO THE DOCTOR FOR REGULAR CHECK UPS, TAKING A LOOK AT YOUR FINGERS CAN HELP YOU SEE EARLY WARNING SIGNS.HERE ARE A FEW COMMON SYMPTOMS:
1. PALE NAILS-IF YOUR NAIL BEDS ARE LOOKING GHOSTLY YOU MIGHT HAVE ANEMIA. BE SURE YOU ARE EATING GOOD SOURCES OF IRON LIKE GREEN LEAFY VEGGIES, BEANS, AND RED MEAT TO BOOST YOUR IRON LEVELS.2. YELLOWING MIGHT INDICATE A FUNGAL INFECTION. TOPICAL MEDS WILL PROBABLY BE NO HELP, SO HAVE YOUR DOCTOR PRESCRIBE AN ORAL MEDICATION, TO REACH THE ENTIRE, INFECTED NAIL.3. VERY IMPORTANT TO NOTE, DARK BROWN OR BLACK VERTICAL LINES ON THE NAIL BED, SHOULD NEVER BE IGNORED, THESE CAN BE A HALLMARK SIGN OF MELANOMA. THIS REQUIRES EARLY DETECTION AND TREATMENT.4. WATCH OUT FOR DEPRESSIONS OR SMALL CRACKS IN YOUR NAILS, THESE SYMPTOMS ARE OFTEN ASSOCIATED WITH PSORIASIS, WHICH IS USUALLY ASSOCIATED WITH SCALY RED PATCHES ALL OVER THE BODY.

7/28/2014

HEALTH-SECRETS TO SLEEPING BETTER

SUMMER IS IN FULL SWING, HOT TEMPS, A LOT OF SUNLIGHT AND SUNBURNS CAN LEAVE YOU TOSSING AND TURNING; SO WE'VE GOT SOME WAYS YOU CAN RECLAIM YOUR BEAUTY REST AND FEEL REFRESHED. 1. EAT DINNER EARLY- A HEAVY MEAL TO CLOSE TO BED TIME CAN GIVE YOU HEART BURN, SO MAKE SURE YOU EAT BEFORE 8PM. 2. DRINK MORE WATER- DEHYDRATION IS COMMON IN SUMMER, THE HEAT MAKES US SWEAT MORE. SIP ON SOME WATER ABOUT 30 MINUTES BEFORE YOU GO TO SLEEP. 3. ANOTHER GREAT TIP IS TO AVOID ALCOHOL. IT CAN CAUSE FRAGMENTED SLEEP. TRY SOME SELTZER OR TEA INSTEAD. 4. HERE IS SOMETHING YOU MIGHT NOT THINK OF, TURN ON THE A.C. WHILE THE SOUND OF CRICKETS MIGHT SOUND RELAXING, FOR PEOPLE WHO SUFFER FROM ALLERGIES, OPEN WINDOWS CAN

CAUSE POLLEN TO BLOW IN AND CAUSE THOSE ALLERGIES TO ACT UP.5. TRY STRETCHING, DOING SOME RELAXING YOGA POSES BEFORE BED CAN REALLY HELP.

7/29/2014

MONEY MINUTE-LAST MINUTE VACATIONS

SUMMER IS IN FULL SWING AND IF YOU HAVEN'T PLANNED A VACATION BUT JUST NEED A MINUTE TO HANG OUT THEN HERE ARE SOME TIPS ON SOME GREAT LAST MINUTE VACATIONS. 1. LOOK FOR BUSINESS HOTELS IN CITIES, THEY USUALLY COST LESS THAN TOURISTY AREAS, ESPECIALLY IN BIG CITIES. ALSO, IMPORTANT BECAUSE BUSINESS TRAVEL DIPS DURING THE SUMMER. YOU CAN ALSO OPT FOR HOTELS NEAR EXITS ON HIGHWAYS, WHICH ALMOST ALWAYS HAVE AVAILABILITY AND ARE USUALLY PRETTY AFFORDABLE. 2. IT IS IMPORTANT TO BE FLEXIBLE. MAKE SURE TO PRICE VARIOUS DATES, SOMETIMES YOU CAN SAVE MONEY BY TRAVELING A DAY EARLIER OR A DAY LATER. BOOKING A TRIP RIGHT AFTER LABOR DAY CAN BE CHEAPER THAN TRYING TO BOOK A TRIP IN JULY OR AUGUST. 3. AND DON'T BE AFRAID TO CONSIDER OFF SEASON DESTINATIONS, BECAUSE OF THEIR EASIER AVAILABILITY AND PRICING. CHEAP TICKETS IS A GREAT SITE TO SAVE UP TO 30-PERCENT ON DESTINATIONS LIKE CANCUN, CABO SAN LUCAS, AND PUERTO VALLARTA.

7/30/2014

LIFESTYLE-HOW TO SET UP YOUR DESK AT WORK

YOU MAY KNOW HOW TO MANAGE YOUR TIME WELL AT WORK BUT THERE IS ONE VERY IMPORTANT ELEMENT YOU MAY BE MISSING WHEN IT COMES TO ULTIMATE SUCCESS AT THE OFFICE AND THAT IS YOUR DESK! HOW YOU ORGANIZE YOUR WORKSPACE HAS A SURPRISING EFFECT ON YOUR CREATIVITY AND WORK PRODUCTIVITY. THANKS TO OUR FRIENDS AT HUFFINGTON POST, EXPERTS RECOMMEND THE FOLLOWING: TRY PAINTING YOUR WALLS GREEN: STUDIES SHOW THE COLOR CAN MAKE YOU MORE CREATIVE. NEXT, LIVE PLANTS IN YOUR WORK ENVIRONMENT CAN HELP PRODUCTIVITY. ALSO, DON'T FORGET PERSONAL PHOTOS: THAT IS A BIG ONE. EXPERT'S SAY LOOKING AT THE PHOTOS CAN EASE STRESS INSTANTLY. LAST, YOU WANT TO MAKE SURE YOU ARE SITTING RIGHT. YOUR MONITOR SHOULD BE PLACED AT EYE LEVEL AND YOUR ARMS PARALLEL TO THE GROUND. THERE YOU GO, SIMPLE TIPS TO SET YOURSELF UP FOR THE BEST WORK DAY EVER!

7/31/2014

MONEY-NEGOTIATING SALARY

KNOWING HOW TO NEGOTIATE YOUR SALARY CAN BE THE KEY TO SUCCESS IN YOUR CAREER AND CAN PAY OFF FOR THE REST OF YOUR WORKING DAYS. THERE ARE A FEW KEY THINGS CAN MAKE OR BREAK THE NEGOTIATION TALKS 1. IT CAN BE INTIMIDATING TO DEMAND TOP PAY BUT REMEMBER EMPLOYERS EXPECT YOU TO DO SOME NEGOTIATING SO IT IS OKAY TO SUGGEST A NUMBER SLIGHTLY HIGHER THAN WHAT IS PROPOSED. MOST WILL HAVE A RANGE IN MIND ANYWAY. 2. MAKE SURE YOU COME WELL PREPARED FOR THE MEETING. HAVE A NUMBER ALREADY IN YOUR HEAD AND BE PREPARED WITH AN APPROPRIATE COUNTER OFFER. DO YOUR RESEARCH. 3. ANOTHER GOOD POINT IS TO REMEMBER THAT THE BEST TIME TO INCREASE YOUR SALARY IS IN THE FIRST 20 YEARS OF YOUR CAREER. STUDIES SHOW THAT AFTER THAT YOU'RE PAY TYPICALLY FLAT LINES. SO KEEP NEGOTIATING. 4. ALSO IMPORTANT TO NOTE, NOT SPEAKING UP NOW, MEANS WORKING LONGER, RETIREMENT MAY SEEM A LONG WAY OFF BUT THE EARLIER YOU START CONSIDERING IT, THE HAPPIER YOU WILL BE LATER IN LIFE. EVEN A SMALL DIFFERENCE IN SALARY COULD MEAN SOME SERIOUS MONEY.

AUGUST

August 1st, 2014

HEALTH STORY ---EVERYDAY HARMFUL THINGS

So, we do a variety of common tasks every day that seem normal but did you know that several of these are actually hurting us? Well, here is a list of a few: First off, believe it or not, alarm clocks! They are found to have negative effects on our health. According to studies, they make you have social jet lag because they wake you up in the middle of your sleep cycles. Next, mowing your lawn! The air pollution emitted from a lawn mower in one hour is nearly the same as what a car expels during a 100 mile trip. A traditional push-reel mower would be your best option there. Uh, flip flops are also harmful! According to experts, they change the way you walk and cause knee problems. Shin stress and muscle soreness in your neck, so use them sparingly. The one not as surprising: sitting too long. Not being active is one of the most common contributors to a short life span. So get up and move around as much as you can. It's a good list!

August 4th, 2014

HEALTH STORY --RUNNING IS GOOD.

YOU KNOW, IF YOU ARE ANYTHING LIKE ME, YOU KNOW HOW GOOD RUNNING IS FOR YOUR HEALTH...BUT YOU STILL HATE TO DO IT. WELL, GOOD NEWS! ALL IT TAKES IS FIVE MINUTES TO REAP THE HEALTH BENEFITS. THAT'S ACCORDING TO A HUGE NEW STUDY THAT LOOKED AT EXERCISE AND LIFE SPAN. THE OLD SCHOOL THINKING WAS THATG YOU HAD TO DO 30 MINS OF MODERATE EXERCISE MOST DAYS OF THE WEEK. THAT'S STILL A GREAT GOAL, BUT THIS NEW RESEARCH SUGGESTS THAT RUNNING JUST 5 MINS PER DAY COULD SIGNIFICANTLY REDUCE SOMEONE'S RISK OF DYING PREMATURELY. EXTRA POINTS FOR THIS GUY FOR RUNNING AND JUGGLING. TOP IT OFF WITH A HEALTHY LIFESTYLE, EATING WELL, AND NOT SMOKING AND YOU'RE EVEN FURTHER AHEAD IN THE GAME. AS A GROUP, RUNNERS IN THE STUDY GAINED ABOUT 3 EXTRA YEARS OF LIFE COMPARED WITH THOSE IN THE STUDY THAT NEVER RAN. SO, YES, YOU DO ACTUALLY HAVE TO RUN FOR YOUR LIFE AND THE FINDINGS SUGGEST THAT EVEN A SMALL AMOUNTS OF VIGOROUS EXERCISE MAY BE EVEN GREATER THAN EXPERTS HAD ASSUMED. SO GET OUT THERE AND START RUNNING!

August 5th, 2014

HEALTH STORY ----SUCCESSFUL MORNING HABITS

WHETHER YOU'RE A MORNING PERSON OR A NIGHT OWL, WE ALL START OUR DAYS A BIT DIFFERENTLY. SOME MIGHT CHECK IN WITH SOCIAL MEDIA, OTHERS DIVE RIGHT INTO EMAIL, SOMEONE ELSE MIGHT HAVE BREAKFAST, WORKOUT, OR PACK LUNCHES FOR KIDS. SO, HERE'S A FEW TIPS TO NOT ONLY MAKE YOU MORE PRODUCTIVE AND CREATIVE, BUT ALSO ENJOY YOUR MORNINGS MORE. START STRONG: WE'RE LIMITED WITH OUR SELF CONTROL, SO DO A TASK THAT MIGHT TAKE A LOT OF FOCUS OR Determination to accomplish. When you start your day with something big, it'll make the rest of the day look easier by comparison. DON'T BE AFRAID TO MAKE LISTS. AT THE END OF YOUR DAY, MAKE A LIST OF THE TASKS YOU NEED TO COMPLETE TOMORROW. AND, THIS ONE IS MY FAVORITE, DO LIKE STEVE JOBS WOULD DO: HE LOOKED IN THE MIRROR EVERY MORNING AND ASKED HIMSELF, "IF TODAY WERE THE LAST DAY OF MY LIFE, WOULD I WANT TO DO WHAT I'M ABOUT TO DO TODAY?" OTHER GOOD TIPS: EAT A GOOD BREAKFAST, TURN OFF THE NOTIFICATIONS ON YOUR PHONE, DOING

CREATIVE WORK WHEN IT FEELS BEST, AND, OF COURSE, TRACKING YOUR HABITS. ALL GREAT IDEAS FOR MAKING YOUR MORNING GREAT!

AUGUST 7TH, 2014

HEALTH STORY ---"WAYS TO BEAT THE HEAT"

ANYONE THAT HAS STEPPED OUTSIDE IN THE LAST FEW MONTHS ALREADY KNOWS HOW HOT IT CAN GET! SO, WHAT CAN YOU DO TO BEAT THE HEAT? WELL, THANKS TO OUR FRIENDS AT THE HUFFINGTON POST, WE'VE GOT SOME WAYS TO STAY COOL WITHOUT STRIPPING DOWN. NUMBER ONE: GET USED TO IT. THE HUMAN BODY HAS A GIFT FOR ACCLIMATING TO HOT WEATHER, SO LET YOUR BODY DO ITS THING. ALSO, BE IN SHAPE: BEING FIT INCREASES YOUR ABILITY TO HANDLE HEAT. ALSO, YOU CAN GO FOR THE GREEN! PLANTS AND TREES NOT ONLY BLOCK THE SUN, THEY ALSO HAVE A COOLING EFFECT. AND THEN HERE'S ONE THAT I ABSOLUTELY LOVE: TAKE A REST! IT TAKES A WHILE FOR YOUR BODY TO COOL DOWN, SO IF YOU'RE FEELING HOT, GIVE YOURSELF EXTRA TIME IN THE SHADE BEFORE YOU RESUME YOUR ACTIVITIES. FINALLY, YOUR SWEAT, AS GROSS AS YOU MAY FEEL, DON'T TOWEL OFF. THIS IS WHAT HUFFINGTON POST SAYS: YOUR BODY IS BUILT TO COOL YOU DOWN, SO LET YOUR SWEAT EVAPORATE NATURALLY AND YOU'LL GET A BETTER COOLING EFFECT.

AUGUST 11TH, 2014

HEALTH STORY ---"TO EAT OR NOT TO EAT"

YOU KNOW, WE'VE ALL BEEN TAUGHT THAT SKIPPING MEALS IS THE WORST THING YOU CAN DO WHEN YOU'RE TRYING TO LOSE WEIGHT, RIGHT? WELL, NEW STUDIES SUGGEST THAT INTERMITTENT FASTING, ALSO KNOWN AS "I.F." MIGHT HAVE SURPRISING FITNESS BENEFITS. HUGH JACKMAN ATTRIBUTES HIS JACKED UP MUSCLES TO THE I.F. TRAINING HE PRACTICED TO PREPARE FOR THE NEWEST WOLVERINE MOVIE. BUT YOU SHOULD DEFINITELY CONSULT WITH A DOCTOR BEFORE YOU TRY I.F., OK? HERE ARE SOME TIPS TO FASTING SAFELY: HYDRATE, HYDRATE, HYDRATE! DEHYDRATION WILL IMPAIR PHYSICAL EXERTION AND IT CAN BE DANGEROUS, ESPECIALLY IN THE HIGH HEATS WE'RE HAVING RIGHT NOW.

BREAK YOUR FAST WHENEVER YOU WOULD LIKE. LISTEN TO YOUR BODY AND DO WHATEVER FEELS BEST. FINALLY, EAT AS MANY MEALS AS YOU'D LIKE. DESPITE THE COMMON MYTH, EATING SMALL MEALS THROUGHOUT THE DAY VERSUS LARGER, LESS FREQUENT MEALS DOESN'T IMPACT THE METABOLISM. SO FIND OUT WHAT WORKS BEST FOR YOU AND RUN WITH IT!

AUGUST 12TH, 2014

HEALTH STORY ---TIME MANAGEMENT.

YOU KNOW, I THINK EVERYONE STRUGGLES WITH TIME MANAGEMENT. I KNOW I AM CONSTANTLY WISHING FOR MORE HOURS IN THE DAY TO GET EVERYTHING DONE. SO, HOW DO YOU BREAK THE CYCLE OF FEELING LIKE YOU CAN'T GET EVERYTHING DONE? WELL, OUR FRIENDS AT THE HUFFINGTON POST HAVE SOME SUGGESTIONS. FIRST OFF, BLOCK TIME AS "UNAVAILABLE." YOU WANT TO SET ASIDE TIME SPECIFICALLY FOR THINKING OR FOCUSING ON NEGLECTED ITEMS. IF PEOPLE ASK YOU FOR AN APPT DURING THOSE PRE-SCHEDULED TIMES, TELL THEM YOU HAVE A MEETING. THAT DEFINITELY HELPS. NEXT, INVEST IN SOMETHING NON-URGENT. WHILE IT MAY FEEL LIKE A LUXURY TO SCHEDULE A BREAK, R&R IS CRUCIAL TO MENTAL HEALTH. DOING SOMETHING FOR YOURSELF SENDS SIGNALS TO YOUR BRAINS THAT ALL IS WELL, WHICH HELPS TO WARD OFF STRESS. LAST, BUT NOT LEAST, GIVE A LITTLE TIME AWAY. I KNOW WHAT YOU'RE THINKING: "I'VE SO MUCH ON MY

PLATE, HOW CAN I VOLUNTEER?" RESEARCH SHOWS THAT WHAT YOU DO WITH YOUR TIME HAS A HUGE EFFECT ON WHAT YOU FEEL. ULTIMATELY, WE CAN'T ADD HOURS TO THE DAY, SO IT'S ALL ABOUT FINDING THAT HAPPY BALANCE.

AUGUST 13TH, 2014

HEALTH STORY ---"BENEFITS OF THERAPY"

CHANCES ARE, YOU'VE LIKELY FOUND A COPING MECHANISM FOR DEALING WITH STRESSFUL MOMENTS IN YOUR LIFE. MAYBE IT'S TALKING WITH YOUR FRIEND, WORKING OUT, OR JOURNALING. BUT, NO MATTER HOW YOU DEAL, CHANCES ARE IT WOULDN'T HURT TO TALK IT OUT WITH A PROFESSIONAL. THERAPY CAN HELP YOU HANDLE YOUR EMOTIONS, EVEN IF YOU HAVEN'T GONE THROUGH A LIFE-CHANGING OR TRAUMATIC EVENT. THERAPISTS CAN HOLD YOU ACCOUNTABLE TO GOALS. SHARING YOUR ASPIRATIONS NOT ONLY HELPS YOU TO ARTICULATE YOUR OBSTACLES, BUT ALSO TO WORK THROUGH THEM. TALKING WITH SOMEONE HELPS YOU FIND PURPOSE. BY IDENTIFYING WHAT YOU'RE STRUGGLING WITH, YOU ARE ABLE TO PINPOINT WHERE YOU WANT TO GO. FINALLY, A PROFESSIONAL CAN HELP YOU DISSECT A PROBLEM, THEN LET YOU LEARN HOW TO SOLVE IT. THIS NEW ANGLE HELPS YOU SEE THE ISSUE WITHOUT EMOTION AND DEVELOP A NEW STRATEGY TO SOLVE IT. IF YOU NEED THE HELP, GO AHEAD AND GET IT... IT'S BETTER IN THE LONG RUN.

AUGUST 18TH, 2014

HEALTH STORY---"SIMPLIFYING YOUR EATING HABITS"

WE ALL WANT TO EAT HEALTHY BUT FEW OF US HAVE TIME TO PREPARE ALL OF OUR FOOD FROM SCRATCH, SO I'VE GOT SOME BACK-TO-BASICS TIPS TO HELP US EAT HEALTHIER WITHOUT JUMPING THROUGH HOOPS OR SHELLING OUT LOADS OF MONEY. FIRST, WHAT YOU WANT TO DO IS FOLLOW THE QUARTER-QUARTER-HALF RULE WHEN IT COMES TO YOUR PLATE. IT'S VERY SIMPLE. YOU'RE AIMING TO BALANCE YOUR DIET, VERSUS COUNTING CALORIES. ONE QUARTER OF YOUR PLATE IS A LEAN PROTEIN, LIKE FISH, CHICKEN, BEEF OR EGGS - WHATEVER YOU PREFER. THE NEXT QUARTER OF YOUR PLATE IS STARCH: A SMALL, SWEET POTATO, BROWN RICE, WHOLE GRAIN PASTA - AGAIN, WHATEVER YOU PREFER. THE LAST HALF OF YOUR PLATE SHOULD BE FRUITS AND VEGGIES. AND YOU GOTTA STICK TO THIS EVEN WHEN EATING OUT, I KNOW IT'S SUPER HARD, BUT IT WILL KEEP YOU PORTION-CONTROLLED. OTHER TIPS INCLUDE: KEEPING YOUR FRIDGE STOCKED SO YOU'RE LESS LIKELY TO OPT FOR UNHEALTHY FAST FOOD, CHANGING YOUR MINDSET ABOUT FOOD SO YOU CAN CELEBRATE WHAT YOU CAN EAT, VERSUS LAMENTING ON WHAT YOU CAN'T. LAST, APPROACHING EACH DIET IMPROVEMENT AS A SMALL STEP TOWARD A BIGGER GOAL.

AUGUST 19TH, 2014:

MONEY STORY ---"DIRTY DOLLARS"

SO, YOU KNOW THE OLD SAYING, "PUT YOUR MONEY WHERE YOUR MOUTH IS?" WELL, RESEARCHERS AT NEW YORK UNIVERSITY WOULD STRONGLY ADVISE AGAINST IT. OUR FRIENDS AT AOL HAVE REVEALED THAT MONEY IS EVEN DIRTIER THAN WE THOUGHT. IN FACT, RESEARCHERS AT NYU HAVE FOUND MORE THAN 103,000 TYOPES OF BACTERIA ON OUR CURRENCY. RESEARCHERS WORKING ON THE "DIRTY MONEY" PROJECT COLLECTED 81 DOLLAR BILLS FROM A BANK IN MANHATTAN. ON THE BILLS, THEY FOUND 1.2 BILLION DNA SEGMENTS AND, SHOCKINGLY ONLY ABOUT HALF WERE HUMAN. THAT'S RIGHT: THEY FOUND

DNA FROM HUMANS, HORSES, AND EVEN RARE WHITE RHINOS. THE CREEPIEST PART? SCIENTISTS WEREN'T ABLE TO IDENTIFY ALL OF THE GERMS ON THE BILLS. IN FACT, ON SOME BILLS, THEY COULD ONLY RECOGNIZE ABOUT 20% OF THE BACTERIA. THESE BACTERIA HAVE BEEN LINKED TO ULCERS, PNEUMONIA, FOOD POISONING, AND EVEN STAPH INFECTIONS. EWI SO MAKE SURE YOU'RE USING HAND SANITIZER AFTER HANDLING MONEY AND DO NOT PUT YOUR MONEY WHERE YOU MOUTH ITS. GROSS!

AUGUST 20TH, 2014:

HEALTH-FOODS THAT TRIGGER HUNGER

DO YOU FIND YOURSELF ENDLESSLY HUNGRY DESPITE THE FACT THAT YOU'RE EATING REGULARLY? CHANCES ARE YOU'RE EATING FOODS THAT TRIGGER IT! OUR FRIENDS AT HEALTH MAGAZINE DID A LITTLE RESEARCH AND DISCOVERED THAT THERE ARE CERTAIN FOODS THAT ACTUALLY CAUSE HUNGER – EVEN WHEN YOUR BELLY'S FULL! THE "WHITE" STARCHES! YOU KNOW THE ONES WE'RE TALKING ABOUT: WHITE BREAD, PASTA, WHITE RICES, AND THOSE OH-SO-DELICIOUS SUGARY CEREALS WE ALL KNOW AND LOVE. WHITE FLOUR IS STRIPPED OF ITS BRAN, WHICH IS WHAT GIVES GRAIN THE FIBER THAT HELPS YOU STAY FULL. SCARY FACT: A RECENT STUDY SHOWED THAT PEOPLE WHO ATE TWO OR MORE SERVINGS OF WHITE BREAD PER DAY WERE 40-PERCENT MORE LIKELY TO BE OVERWEIGHT OR OBESE IN A 5 YEAR PERIOD COMPARED TO PEOPLE WHO ATE LESS. YIKES!! ANOTHER SNACK THAT MAKES YOU HUNGRIER? SALTY FOODS! NOT ONLY ARE THEY FREQUENTLY MADE OF WHITE STARCHES, THEY'RE ALSO ONLY SATISFYING ONE CRAVING – YOUR "SALTY" STOMACH GETS FULL, BUT YOUR SWEET STOMACH STARTS CRAVING A MEAL AFTER YOU'VE INDULGED. ALCOHOL'S ANOTHER TRIGGER FOR HUNGER! NOT ONLY DOES IT LOWER INHIBITIONS – MAKING YOU LESS LIKELY TO EAT FOODS YOU WOULDN'T NORMALLY – IT ALSO LOWERS YOUR BOY'S LEVEL OF LEPTIN, A HORMONE THAT HELPS YOU FEEL FULL. AND HERE'S THE BIG SURPRISE FOOD THAT MADE THE LIST FOR TOP HUNGER-INDUCER: JUICE! YES, I KNOW, WITH ALL OF THE JUICING DIETS AND TRENDS, I BET THIS IS A BIG SHOCK TO MANY. A GLASS OF JUICE CONTAINS THE SUGARS OF YOUR FAVORITE FRUITS AND VEGGIES, BUT NONE OF THE FIBER-FILLED PULP. A BIG GLASS WILL SHOOT YOUR SUGAR LEVELS UP, THEN DROP THEM WAY DOWN – INSTANTLY TRIGGERING HUNGER. IF YOU MUST JUICE, BLEND IN A SCOOP OF PROTEIN POWDER OR NUT BUTTER TO GIVE IT STAYING POWER.

AUGUST 21ST, 2014:

HEALTH STORY --- "IS FITNESS DIFFERENT IN YOUR 30S VERSUS 20S?"

OK, SO WE ALL KNOW OUR FITNESS GOALS CHANGE AS WE GET OLDER, RIGHT? WE TRADE WANTING TO BE SKINNY TO WANTING TO BE HEALTHY – OR, AT LEAST, THAT'S THE HOPE. CHECK OUT THIS HILARIOUS VIDEO FROM OUR FRIENDS AT FUNNY-OR-DIE DETAILING HOW DIFFERENTLY WOMEN IN THEIR 20S AND 30S VIEW FITNESS. WITH SOCIAL MEDIA MAKING PHRASES LIKE "THIGH GAP" AND "THINSPIRATION" POPULAR, IT'S NO SURPRISE THAT WOMEN OF ALL AGES FIND THEMSELVES CHASING FITNESS GOALS THAT AREN'T REALISTIC. FORTUNATELY, VIDEOS LIKE THIS ONE, POKE FUN AT THE CHASE, BRINGING HUMOR AND PLAYFUL REALISM TO THE FACT THAT SOME BODIES ARE BETTER AT REST THAN IN MOTION. [HTTPS://WWW.YOUTUBE.COM/WATCH?V=TRBSQ9-VRK8#T=22](https://www.youtube.com/watch?v=TRBSQ9-VRK8#t=22)

AUGUST 25TH, 2014:

HEALTH STORY ---“BREAKFAST’S OVERRATED?”

SO, WE ALL KNOW THAT BREAKFAST IS THE MOST IMPORTANT MEAL OF THE DAY, RIGHT? WELL, RESEARCHERS THINK THE MORNING MEAL MIGHT BE OVERRATED! TWO STUDIES PUBLISHED IN THE AMERICAN JOURNAL OF CLINICAL NUTRITION EXPLORED THE MOST COMMON CLAIMS ABOUT BREAKFAST: THAT IT HELPS WITH WEIGHT LOSS AND BOOSTS METABOLISM. IN ONE STUDY, RESEARCHERS HAD LEAN ADULTS EITHER SKIP BREAKFAST OR CONSUME A 700-CALORIE BREAKFAST OF THEIR CHOICE. AFTER SIX WEEKS, NEITHER GROUP HAD A CHANGE IN METABOLISM. ALSO, THE GROUP THAT SKIPPED BREAKFAST DIDN'T GORGE ON LUNCH – A COMMON CLAIM! LOOKS LIKE A SMALLER APPETITE WASN'T A BYPRODUCT OF BREAKFAST! THE SECOND, LONGER STUDY PUBLISHED CONFIRMED THE SAME. 300 OVERWEIGHT INDIVIDUALS WERE DIVIDED INTO THREE GROUPS – THOSE TOLD TO EAT BREAKFAST, THOSE TOLD TO SKIP IT, AND A THIRD GROUP TOLD TO EAT HEALTHY, BUT PROVIDING NO SET INSTRUCTIONS. THERE WAS NO DIFFERENCE IN THE CHANGE OF WEIGHT BETWEEN THE THREE GROUPS, WHICH INDICATES THAT BREAKFAST DOESN'T IMPACT WEIGHT CONTROL. SO, SHOULD YOU SKIP BREAKFAST? WELL, THE STUDIES SHOWED THAT BREAKFAST EATERS TEND TO BE MORE PHYSICALLY ACTIVE THAN THE SKIPPERS, AND CERTAIN FOODS DID HELP WITH BLOOD SUGAR, BUT IT'S REALLY WHATEVER YOU PREFERENCE IS: IF YOU'RE GOING TO SKIP, JUST MAKE SURE YOU MAKE A CONSCIOUS EFFORT NOT TO BE LAZY!

AUGUST 26TH, 2014

MONEY-- HABITS TO ACHIEVE WEALTH

OUR FRIENDS OVER AT HUFFINGTON POST HAVE MADE A LIST THAT THEY SAY CAN HELP YOU ACHIEVE WEALTH IN JUST A FEW STEPS. TAKE A LOOK AT SOME OF THEIR TIPS. NUMBER ONE: REVERSE YOUR THINKING. SAVE FOR YOUR FINANCIAL GOALS, THEN PAY WHAT YOU NEED TO. NUMBER TWO; LOOK WHERE YOU WANT TO GO. HAVE A CLEAR FINANCIAL GOAL IN MIND. NUMBER THREE; ADOPT YOUR OWN PRIVATE MIND TRICKS. BASICALLY, SET A SPENDING LIMIT FOR YOURSELF. NUMBER FOUR; LIVE LIKE A SECRET RICH PERSON. DON'T GO SPENDING ALL YOUR SAVINGS ONCE YOU GET SOME. NUMBER FIVE; TACKLE RETIREMENT NOW. IT'S NEVER TOO EARLY TO START SAVING FOR YOUR RETIREMENT. NUMBER SIX; KNOW WHAT'S COMING IN AND GOING OUT. MAKE SURE TO KEEP TRACK OF ALL YOUR FINANCES. NUMBER SEVEN; GETTING OUT OF DEBT. THE SOONER YOU START CHIPPING AWAY AT YOUR DEBT, THE SOONER YOU'LL BE DEBT FREE. NUMBER EIGHT; INCREASE YOUR EARNING. START LOOKING FOR EXTRA WAYS TO BRING IN MORE INCOME. NUMBER NINE; CONSIDER CONSULTING AN EXPERT. USING A FINANCIAL PLANNER CAN HELP YOU STAY ON TRACK TO SEE YOUR GOAL HAPPEN. ###

AUGUST 27TH, 2014

HEALTH--REASONS FOR YOUR MOOD

WE ALL KNOW THERE ARE A BUNCH OF THINGS EVERYDAY THAT COULD PUT YOU IN A BAD MOOD. A LOT OF THEM ARE OUT OF OUR CONTROL, IT'S JUST THAT LITTLE THING WE CALL

LIFE. BUT GOOD NEWS, THERE ARE SOME THINGS WE COULD DO TO HELP LIFT A BAD MOOD OR EVEN PREVENT ONE. THANKS TO OUR FRIENDS AT HUFF-POST HERE ARE SOME REASONS FOR YOUR BAD MOOD YOU MAY NOT EVEN REALIZE YOU'RE NOT GETTING ENOUGH FRUITS AND VEGGIES. YUP NOT ONLY IS PRODUCE GOOD FOR YOUR BODY, IT IS ALSO GOOD FOR YOUR MENTAL WELL BEING. A STUDY FOUND THAT PEOPLE WHO ATE A GENEROUS PORTION OF FRUITS AND VEGGIES EVERY DAY ALSO HAD THE HIGH MENTAL HEALTH. YOU ARE NOT GETTING ENOUGH SUNLIGHT, THERE ARE SEVERAL STUDIES OUT THERE THAT SHOW IF YOU DON'T GET ENOUGH SUNLIGHT IT CAN MAKE YOUR MOOD MORE SOMBER..SO WHY NOT TAKE THAT LUNCH BREAK OUTSIDE? OR GO TAKE A SHORT WALK. A LITTLE SUNSHINE CAN GO A LONG WAY. HAVE YOU SMILED AT ALL TODAY? IT'S NO SURPRISE BUT SMILING CAN SERIOUSLY BE AN INSTANT MOOD LIFTER. IF YOU HAVE NOT SMILED TODAY, STOP WHAT YOU ARE DOING AND SMILE! JUST A COUPLE OF TIPS TO LIFT YOUR SPIRITS THIS MORNING! ###

AUGUST 28TH, 2014

MONEY--COMPANIES HIRING NOW

IF YOU ARE JOBLESS OR SEARCHING FOR A CAREER CHANGE, YOU MAY BE A LITTLE WORRIED THAT YOU MIGHT NOT FIND THE JOB YOU WANTED OR EVEN END UP UNEMPLOYED. WELL, THERE IS A LITTLE RAY OF HOPE, ACCORDING TO TIME MAGAZINE HERE ARE A FEW COMPANIES THAT ARE CURRENTLY LOOKING TO EXPAND BIG TIME...

-PELETON CYCLE: THIS COMPANY IS LOCATED IN NEW YORK AND IT OFFERS HIGH END BIKES THAT INCLUDE TOUCH-SCREEN TABLETS AND LIVE STREAM STUDIO CYCLING CLASSES. IT IS EXPANDING RAPIDLY WITH SEVERAL STORES ACROSS THE STATE.

-ALPHASIGHTS: WITH LOCATIONS IN NEW YORK, LONDON AND DUBAI, THIS COMPANY OFFERS EXPERT GUIDANCE TO COMPANIES IN ANY FIELD.

-ZOSK: YES, WE'RE TALKING ABOUT THE LEADERS IN MOBILE DATING AROUND THE WORLD. IT'S LOCATED IN SAN FRANCISCO AND ITS EMPLOYEES ARE ALWAYS HAVING A GOOD TIME. IT'S BEEN REPORTED THAT THEY ARE GIVING GOOGLE A RUN FOR THEIR MONEY IN TERMS OF GREAT WORK ATMOSPHERE.

ALRIGHT THOSE ARE JUST A FEW, THIS IS GOOD NEWS FOR JOB SEEKERS OF ALL SKILL LEVELS, SO DON'T LOSE HOPE! ###

AUGUST 29TH, 2014

HEALTH AND WELLNESS: SELF SABATOGUE

EVERYONE HAS THOSE DAYS WHERE SOMETHING DOESN'T GO AS PLANNED AND WE JUST WANT TO GIVE UP. IT'S CALLED SELF-SABOTAGE AND IT CAN BE SO POWERFUL, IT CAN TAKE OVER OUR BRAIN EASILY. SO THANKS TO OUR PALS AT HUFFINGTON POST, HERE ARE A FEW WAYS TO STOP SELF-SABOTAGE IN ITS' TRACKS. BE AWARE OF YOUR THOUGHTS. STOP LETTING YOUR BRAIN HAVE NEGATIVE IDEAS AND ABSORB POSITIVE ONES INSTEAD. MINDFULNESS IS THE SOLUTION FOR PESSIMISTIC THOUGHTS. START DEVELOPING SELF-ACCEPTANCE. LOVE YOURSELF. SELF-ACCEPTANCE IS THE KEY TO LIVE A HAPPIER LIFE. BE OPTIMISTIC ABOUT EVERYTHING YOU ASPIRE TO ACCOMPLISH. SLOWLY EXPAND YOUR COMFORT ZONE. MANY TIMES WE REJECT DOING THINGS JUST BECAUSE THEY ARE OUT OF OUR BOUNDARIES. LEARN AND PRACTICE UNTIL YOU START FEELING MORE COMFORTABLE. THE MORE YOU CHALLENGE YOURSELF, THE MORE YOU OPEN YOURSELF TO NEW POSSIBILITIES. FINALLY, REMEMBER THAT YOU'RE IN CONTROL. YOU HAVE THE POWER TO

CHANGE THOSE NEGATIVE THOUGHTS TO POSITIVE, SO FOLLOW THESE STEPS AND YOU SHOULD BE IN A GOOD START. ###

SEPTEMBER

9/1/2014 – LABOR DAY

** pre-recorded show **

9/2/2014 – HEALTH MINUTE

Title: "Your Dreams Aren't Bad."

WELCOME BACK, IT'S 23 PAST THE HOUR.

HAVE YOU EVER HAD A DREAM ABOUT FAILING MISERABLY?
ESPECIALLY ABOUT SOMETHING BIG IN YOUR LIFE?

WELL...ACCORDING TO RESEARCHERS, THAT MIGHT ACTUALLY BE A GOOD THING.

RESEARCHERS CONDUCTED A STUDY AND FOUND THAT PEOPLE WHO DREAMED ABOUT FAILING ON A TEST, THE NIGHT BEFORE THE EXAM ACTUALLY PERFORMED BETTER ON THE TEST.

THEY ASSOCIATED NEGATIVE THOUGHTS ABOUT THE EXAM WITH A HIGHER COGNITIVE GAIN.

ONE EXPERT SAYS, IT REALLY IS NOT AS IRRATIONAL AS IT SOUNDS. HE SAYS, IF YOU ARE STRESSED ABOUT SOMETHING, YOU ARE MORE THAN LIKELY GOING TO WORK HARDER AND PREPARE MORE FOR THE THING YOU ARE STRESSED ABOUT, WHETHER IT IS A TEST OR SOMETHING ELSE.

THE STUDY ALSO COINCIDES WITH NEW RESEARCH THAT SUGGESTS THAT PEOPLE REENACT WHAT THEY LEARNED DURING THE DAY IN THEIR DREAMS.
WHAT ARE SOME BAD DREAMS YOU HAVE HAD BEFORE A BIG EVENT?

9/3/2014 – HEALTH MINUTE

Title: "Action Movie Diet"

{***JARED***}

WELCOME BACK IT'S 23 PAST THE HOUR...
IT'S NOT JUST WATCHING WHAT YOU EAT, BUT ALSO WHAT YOU WATCH WHEN YOU EAT.

A NEW STUDY PUBLISHED ON THE JOURNAL OF AMERICAN MEDICAL ASSOCIATION FOUND THAT WHEN WATCHING TV, THE AMOUNT OF FOOD PEOPLE EAT DEPENDS ON THE CONTENT THEY ARE ENJOYING.

WHEN WATCHING FOR EXAMPLE, AN ACTION MOVIE, PEOPLE TEND TO EAT MORE THAN THOSE WHO WATCH MORE CALMED AND SUBTLE CONTENT, LIKE TALK SHOWS AND NEWS.

A RESEARCHER FROM CORNELL'S FOOD AND BRAND LAB SAID THAT FAST-PACED PROGRAMS WITH CONSTANT CAMERA CUTS MAKE VIEWERS MORE DISTRACTED FROM WHAT THEY ARE EATING.

A GOOD SUGGESTION TO HELP LOWER THE QUANTITY OF FOOD CONSUMED WHEN WATCHING TV IS TO BRING A SPECIFIC AMOUNT TO THE TV BEFORE SITTING DOWN, THIS WAY YOU WILL AVOID OVEREATING.

ALSO, YOU COULD BRING A GOOD ASSORTED TRAY OF FRUIT AND VEGGIES AND YOU WON'T HAVE TO BE THINKING ABOUT WHAT YOU PUT IN YOUR MOUTH AND ACTUALLY ENJOY WHATEVER YOU'RE WATCHING.

9/4/2014 – HEALTH MINUTE

Title: "Friends Affect Health"

{***KRISTEN***}

WELCOME BACK, IT'S 23 PAST THE HOUR.

SPENDING TIME WITH FRIENDS IS IMPORTANT, NOT ONLY BECAUSE WE ENJOY BEING WITH THEM BUT ALSO BECAUSE IT CAN AFFECT OUR HEALTH PHYSICALLY AND EMOTIONALLY.

RESEARCHERS FOUND THAT DEATH RISKS ASSOCIATED WITH LACK OF SOCIAL NETWORKING WERE SIMILAR TO SMOKING FIFTEEN CIGARETTES A DAY. EVEN THOUGH THIS CAUSE IS VERY IMPORTANT FOR THE PEOPLE'S LIFE, IT IS GIVEN NO ATTENTION WHAT SO EVER. BUT THAT DOESN'T MEAN WE CAN'T START WORKING ON IT OURSELVES.

EVEN THOUGH IT SEEMS PRETTY EASY TO HAVE FRIENDS IT IS SOMETIMES HARD TO MAINTAIN THEM. SO, HERE ARE A FEW TIPS ON BEING A GOOD FRIEND.

-ACKNOWLEDGE YOUR FRIENDS PERSPECTIVE
IF YOU UNDERSTAND YOUR FRIENDS' OPINION, THEY WILL FEEL VALIDATED AND CARED FOR.

-TAKE THE RESPONSIBILITY TO SUPPORT YOUR FRIEND
IF YOU DON'T ACCEPT RESPONSIBILITY FOR THIS ROLE, YOU WILL LACK THE MOTIVATION TO CARE ABOUT SOMEONE.

-LASTLY, EXPRESS GRATITUDE AND SUPPORT

RETURN A FAVOR WHEN NEEDED. WHEN A FRIEND HELPS YOU, LET THEM KNOW YOU'RE GRATEFUL.

9/5/2014 – MONEY MINUTE

Title: "Why September is Awesome!"

{***KRISTEN***}

SEPTEMBER IS HERE WHICH MEANS THAT IT'S TIME TO GET SOME SHOPPING DONE! THAT'S RIGHT: HERE ARE FIVE REASONS WHY SEPTEMBER IS THE BEST MONTH OF THE YEAR TO GO SHOPPING.

FIRST OFF, ALL THAT SUMMER GEAR LIKE BARBECUE GRILLS AND PATIO FURNITURE ARE NOW OUT OF SEASON, MAKING THEM ON SALE ITEMS.

AUGUST IS THE PEAK BACK TO SCHOOL SHOPPING MONTH, SO IF YOU WAITED TO GET YOUR SCHOOL GEAR, THEN YOU'RE GONNA SAVE SOME REAL MONEY DOING IT NOW.

NEED A NEW PHONE, COMPUTER, OR MP3 PLAYER? WELL SEPTEMBER IS THE TIME TO BUY YOUR GADGETS TOO! AROUND THIS TIME, COMPANIES LIKE APPLE WILL USUALLY REVEAL THE NEWEST MODELS OF THEIR PRODUCTS, MARKING DOWN THE PRICES ON THEIR OLDER ONES.

ALSO, IF YOU'RE LOOKING FOR A NEW HOME, NOW'S YOUR CHANCE! THE HOUSING MARKET SLOWS TO A CRAWL AFTER LABOR DAY, LEAVING HOMEOWNERS TO ACCEPT LOW OFFERS THEY MIGHT HAVE TURNED DOWN DURING THE SUMMER.

SO WHAT'S THE MAIN REASON SEPTEMBER IS THE BEST MONTH FOR SHOPPING? THE UPCOMING WINTER HOLIDAY SEASON!

9/8/2014 – HEALTH MINUTE

Title: "Train Your Brain"

{***KRISTEN***}

WELCOME BACK, IT'S 23 PAST THE HOUR.

ANYONE OUT THERE WITH A SWEET TOOTH? DO YOU CRAVE FRENCH FRIES AND A BURGER OVER A SALAD AND SOME BROCCOLI?

THE TRUTH IS OUR BRAINS AND BODIES RARELY CRAVE HEALTHY FOODS. BUT WHAT IF WE COULD TRICK OUR BRAINS INTO DOING JUST THAT? NEW RESEARCH MIGHT SUGGEST THIS TO BE POSSIBLE.

APPARENTLY HIGH CALORIE, SUGARY FOODS PROMPT THE PLEASURE CENTER OF THE BRAIN. THIS IS WHY WE NATURALLY CRAVE UNHEALTHY FOODS. IN A pilot STUDY PUBLISHED IN THE JOURNAL NUTRITION & DIABETES, SCIENTISTS EXPLAIN THAT CHANGING OUR EATING HABITS COULD ACTUALLY CHANGE HOW OUR BRAIN REACTS TO SPECIFIC FOODS.

RESEARCHERS STUDIED PEOPLE IN TWO GROUPS OVER A PERIOD OF SIX MONTHS TRAINING ONE OF THE GROUPS TO ASSOCIATE HEALTHY FOODS WITH REWARDS.

AFTER SIX MONTHS, THE PEOPLE IN THE EXPERIMENTAL GROUP HAD LOST ABOUT 14 POUNDS WHILE THE CONTROL GROUP HAD LOST JUST ABOUT 5 POUNDS.

LATER RESULTS SHOWED THAT THE EXPERIMENTAL GROUP REACTED ALMOST THE SAME WAY TO HEALTH FOOD AS JUNK FOOD.

BUT SCIENTISTS CAUTION THAT MUCH MORE RESEARCH NEEDS TO BE DONE.
SO MAYBE ONE DAY WE CAN PULL THIS TRICK OFF.

9/9/2014 – MONEY MINUTE

Title: "Why Job Hopping Might be Bad"

{***KRISTEN***}

WELCOME BACK! IT IS 23 PAST THE HOUR...

SO WE'VE ALL HEARD THAT IT'S GOOD TO MOVE JOBS EVERY FEW YEARS TO KEEP YOUR
SKILL SET DIVERSE, BUT IS IT COSTING YOU MONEY TO JOB-HOP?

A RECENT STUDY CONDUCTED BY FIDELITY INVESTMENTS OF 500-THOUSAND 401-K SAVERS
DETERMINED THAT ONE IN FOUR WORKERS WHO LEFT THEIR JOB LAST YEAR LOST MONEY
FROM THEIR RETIREMENT SAVINGS, MOST NOTABLY AMONG THE MILLENNIALS IN THE WORK
FORCE.

LEAVING BEFORE THEY WORKED LONG ENOUGH TO RETAIN THEIR EMPLOYER'S 401-K
CONTRIBUTIONS COLLECTIVELY COST THE GROUP MORE THAN \$200 MIL, OR AN AVERAGE OF
17-HUNDRED PER PERSON.

SO, HOW DO YOU AVOID LOSING MONEY??

BE AWARE!

READ YOUR COMPANY'S SCHEDULE TO MAKE SURE YOU'RE STICKING AROUND LONG
ENOUGH TO BENEFIT FROM THE PROGRAM.

SAVE MORE!

YOU SHOULD BE SAVING 10-15% OF YOUR ANNUAL SALARY EACH YEAR.

IF YOU DON'T THINK YOU CAN STAY LONG ENOUGH TO MAXIMIZE, MAKE SURE YOU'RE SAVING
AT LEAST 10% OF YOUR SALARY NOW, OR YOU'LL FEEL THE LOSSES WHEN YOU HIT
RETIREMENT.

9/10/2014 – HEALTH MINUTE

Title: "CrossFit's Fittest Man"

{***JESSICA***}

WELCOME BACK, IT'S 23 PAST THE HOUR.

SO IT LOOKS LIKE SOMEONE HAS WON THE TITLE OF THE MOST FIT HUMAN BEING IN THE
WORLD. ACCORDING TO THE CROSS FIT WORLD RICH FRONING IS THE FITTEST MAN IN THE
WORLD!

FOR THOSE OF YOU THAT DON'T KNOW, CROSSFIT IS CONSIDERED TO BE ONE OF THE MOST
PHYSICALLY DEMANDING EXERCISES OUT THERE. THE RESULTS, ACCORDING TO FRONING,
ARE FAR MORE SUPERIOR THAN TRADITIONAL WEIGHT TRAINING.

FRONING EXPLAINED THE EXTREME HEALTH BENEFITS OF CROSSFIT, SAYING IT'S SO
EFFECTIVE BECAUSE IT'S WHAT OUR BODIES ARE MADE TO DO. BOILED DOWN, CROSSFIT IS

SIMPLY DIFFERENT FORMS OF HEAVY LIFTING AND ENDURANCE. WHERE AS WEIGHT TRAINING FOCUSES ON STRENGTHENING SPECIFIC MUSCLES, CROSSFIT WAS DESIGNED TO WORK OUT THE ENTIRE BODY AS A WHOLE.

SO WHAT WILL FRONING DO AS THE FITTEST MAN IN THE WORLD?..WELL..NOTHING. HE SAYS YOU CAN START TO GO CRAZY WHEN YOU'RE RECOGNIZED AS THE BEST IN THE WORLD AT SOMETHING.
TRUE STATEMENT...

9/11/2014 – MONEY MINUTE

Title: "Starbucks Reserve"

{***KRISTEN***}

WELCOME BACK, IT'S 23 PAST THE HOUR
SO, T'IS THE SEASON NOW FOR PUMPKIN SPICE LATTES, AND IT LOOKS LIKE THEY'LL BE EVEN EASIER TO GET YOUR HANDS ON AS THE STARBUCKS CHAIN PLANS TO LAUNCH 16-HUNDRED MORE STORES IN THE NEW FISCAL YEAR.

STARTING IN DECEMBER, THE COFFEE MOGUL WILL UNVEIL A NEW STORE SELLING LIMITED BRANDS OF THEIR COFFEE UNDER THE TRADEMARK "RESERVE."

THE FLAGSHIP RETAIL STORE, WHICH WILL LAUNCH IN THE BUX'S HOMETOWN OF SEATTLE, WILL OFFER ROASTING, MANUFACTURING, AND RETAILING IN ONE PLACE. IT'LL FEATURE THE "RESERVE" COFFEE LINE, WHICH ONLY COMES IN LIMITED BATCHES - SOME OF WHICH YOU MAY ONLY BE ABLE TO GET ONCE IN YOUR LIFETIME.

THEY PLAN TO OPEN 100 OF THESE STORES, AS WELL AS ROLL OUT EXPRESS STORES TO EMPHASIZE THE CONVENIENCE OF THEIR DRIVE-THRU OPTIONS.

NEW MOBILE APPS WILL LET CUSTOMERS ORDER AND PAY VIA SMARTPHONE, MAKING THAT LATTE EVEN FASTER AND EASIER TO GET YOUR HANDS ON.

9/12/2014 – HEALTH MINUTE:

Title: "No Sleep = Shrinking Brain!"

{***KRISTEN***}

WELCOME BACK ITS 23 PAST THE HOUR!
WE ALL KNOW THAT SLEEP IS IMPORTANT, BUT COULD SKIMPING ON SLEEP BE SHRINKING YOUR BRAIN?

A RECENT STUDY PUBLISHED IN "NEUROLOGY" LOOKED AT A GROUP OF 147 ADULTS AND THE CORRELATION BETWEEN THE SIZE OF THEIR BRAINS AND THEIR SLEEPING HABITS.

IN THE STUDY, AN M-R-I WAS CONDUCTED TO ASSESS BRAIN VOLUME AFTER THE PARTICIPANT COMPLETED A QUESTIONNAIRE REGARDING THEIR SLEEP PATTERNS.

THREE AND A HALF YEARS LATER, A SECOND M-R-I WAS PERFORMED --- WITH SHOCKING RESULTS.

ROUGHLY 35-percent OF THE PARTICIPANTS SUFFERED FROM "POOR SLEEP HEALTH"

AND THOSE WITH SLEEP PROBLEMS SHOWED A RAPID DECLINE IN BRAIN SIZE VERSUS THOSE THAT SLEPT WELL. THE RESULTS WERE MOST SIGNIFICANT FOR THOSE OVER SIXTY.

PER THE STUDY, POOR SLEEP CAN CAUSE PROTEIN BUILD-UP IN THE BRAIN, THAT ATTACKS THE BRAIN CELLS. IT CAN ALSO LEAD TO MEMORY LOSS, DEMENTIA, OR EVEN ALZHEIMER'S.

THE AUTHORS AGREE THAT SLEEP IS CRUCIAL FOR OVERALL BRAIN HEALTH, SO IT LOOKS LIKE WE SHOULD ALL AIM TO GET A BIT MORE SHUT-EYE TONIGHT!

9/15/2014 – HEALTH MINUTE

Title: "Tips to Stay Curious"

{***JESSICA**}

WELCOME BACK, IT'S 23 PAST THE HOUR.

EVERYONE KNOWS GOOD HEALTH INVOLVES NUTRITION AND EXERCISE, BUT YOU MIGHT BE SURPRISED TO KNOW THAT CURIOSITY IS IMPORTANT, TOO!

OUR FRIENDS AT THE HUFFINGTON POST SHARED SOME TIPS FOR STAYING CURIOUS FROM THE EXPERTS WHO DO IT FOR A LIVING.

TIP ONE:

LOOK OUTSIDE YOUR INDUSTRY.

TAKE TIME TO EXPLORE DIRECTIONS OUTSIDE OF THE NORM. GAIN INSPIRATION BY DOING SOMETHING ELSE! ALWAYS TRY AND LEARN SOMETHING NEW.

TIP TWO:

DIVE DEEP INTO YOUR PASSIONS.

LEARN EVERYTHING YOU CAN ABOUT WHAT YOU LOVE: READING, SEARCH, TRAVEL, TALK! SATISFY THAT PERSONAL DESIRE TO LEARN SOMETHING EVERY DAY.

TIP THREE:

SHARPEN YOUR CRITICAL THINKING SKILLS DAILY.

TRY PUZZLES, CROSSWORDS, SUDOKU - ANYTHING THAT STRETCHES THE MIND IN DIFFERENT WAYS.

TIP FOUR:

CHANGE YOUR ANGLE.

TRY TO VIEW THINGS FROM DIFFERENT PERSPECTIVES - EVEN IF YOU DISAGREE.

AND FINALLY,

TIP FIVE:

FIND COMFORT IN THE UNCOMFORTABLE.

PUSHING OUTSIDE OF YOUR COMFORT ZONE IS WHAT INSPIRES YOU TO CHANGE.

9/16/2014 – MONEY MINUTE

Title: "Most Generous Colleges"

{***KRISTEN***}

WELCOME BACK, IT'S 23 PAST THE HOUR.

WE ALL KNOW IT COULD BE FRUSTRATING FOR PEOPLE WHO WORK FOR A PIZZA RESTAURANT TO DELIVER SOME PIZZA TO COLLEGE STUDENTS AT A DORM AND RECEIVING LITTLE TO NO TIP.

BUT GOOD NEWS, GRUB HUB HAS USED DATA TO RANK THE CAMPUSES WITH THE HIGHEST AVERAGE TIP PERCENTAGE, IN COMPARISON TO OTHER UNIVERSITIES.

SO HERE ARE 5 OF THE TOP 10 COLLEGES GRUB HUB CONSIDERED THE MOST GENEROUS.

AT NUMBER 5 IS THE UNIVERSITY OF VIRGINIA. GO CAVALIERS!

IN THE FOURTH POSITION IS TOWSON UNIVERSITY. THIS UNIVERSITY IS LOCATED NEAR BALTIMORE, MARYLAND.

NUMBER 3 IS UNIVERSITY OF COLORADO.

IN SECOND PLACE IS VIRGINIA TECH.

AND IN FIRST PLACE, THE MOST GENEROUS UNIVERSITY IN THE US IS UNIVERSITY OF DELAWARE. KEEP THE TIPS COMING BLUE HENS! I'M GUESSING THE PEOPLE THERE ARE FEELING PRETTY HAPPY ABOUT THIS NEWS.

AND HERE'S AN INTERESTING FACT: THE FOOD ORDERING SERVICE NOTED TIPS ARE 7 PERCENT LOWER OVERALL FOR COLLEGE STUDENTS THAN NON-COLLEGE STUDENTS. UNDERSTANDABLE WITH ALL THE TUITION EXPENSES...AND BEER TO BUY!

9/17/2014 – HEALTH MINUTE

Title: "Good Manners Comeback"

{***KRISTEN***}

WELCOME BACK, IT'S 23 PAST THE HOUR!

GROWING UP, WE WERE CONSTANTLY TOLD TO "MIND OUR MANNERS" AND PRACTICE GOOD ETIQUETTE, BUT IS IT STILL A PRACTICE IN TODAY'S FAST-PACED WORLD?

OUR FRIENDS AT THE HUFFINGTON POST HAVE SHARED FOUR REASONS GOOD MANNERS NEED TO MAKE A COME BACK... AND STAT!

GOOD MANNERS ARE AN EASY WAY TO PRACTICE GRATITUDE.

TAKING A MOMENT TO WRITE A THANK YOU NOTE HELPS YOU TO REFLECT ON THE KINDNESS YOU WERE SHOWN, WHICH CAN HELP YOU HAVE A MORE OPTIMISTIC OUTLOOK ON LIFE.

GOOD MANNERS CAN HELP US UNPLUG, so PUT DOWN YOUR CELL PHONE ALREADY! STUDIES SHOW THAT THE MERE PRESENCE OF A PHONE CAN HAVE A NEGATIVE IMPACT ON SOCIAL CONNECTIONS - AND IT'S DOWNRIGHT RUDE TO TEXT AT THE DINNER TABLE.

GOOD MANNERS ARE THE FOUNDATION OF SOCIAL SKILLS.

SIMPLE ACTIONS, SUCH AS MAINTAINING EYE CONTACT AND NOT SLURPING YOUR SOUP, HELP TO KEEP CONVERSATIONS GOING, THUS IMPROVING CONNECTION.

AND, FINALLY...

GOOD MANNERS MAKE US FEEL GOOD!

STUDIES SUGGEST THAT BEING KIND TO OTHERS MAKES US FEEL HAPPIER. A HAPPY OUTLOOK FOR BEING POLITE? SEEMS LIKE A FAIR EXCHANGE!

9/18/2014 – MONEY MINUTE

Title: "Saving Money on Car Rentals"

{***KRISTEN**}

WELCOME BACK! IT'S 23 PAST THE HOUR.

SO LET'S PRETEND YOU'RE PLANNING A ROAD TRIP AND YOU DON'T WANT TO PUT THE MILES ON YOUR CAR, SO YOU DECIDE TO RENT A VEHICLE...

BUT SHOULD YOU GET THE OPTIONAL INSURANCE? IT'S A QUESTION WE ASK ALL THE TIME. OUR FRIENDS AT FOX NEWS WEIGHED THE OPTIONS ON WHAT'S WORTH IT AND WHAT'S NOT.

IN MOST STATES, MINIMUM LIABILITY IS COVERED WITH YOUR RENTAL. AND YOUR OWN CAR INSURANCE USUALLY EXTENDS TO RENTAL CARS. BUT IF IT DOESN'T, YOU MIGHT WANT TO GET ADDITIONAL INSURANCE FROM THE RENTAL CAR AGENCY WHICH CAN ADD ABOUT 30-BUCKS A DAY TO YOUR BILL.

IF YOU RENT FREQUENTLY, YOU CAN ACTUALLY CONSIDER BUYING AN INSURANCE POLICY, EVEN IF YOU DON'T OWN A CAR.

MANY CREDIT CARDS ALSO OFFER COVERAGE, THOUGH IT'S NOT UNCOMMON FOR THEM TO HAVE STRICT LIMITS.

THE BOTTOM LINE IS SIMPLE:

ONCE YOU HAVE LIABILITY COVERED ON YOUR PERSONAL INSURANCE POLICY, ANYTHING EXTRA IS OPTIONAL.

SOMETIMES THE EXTRA COST ON THE FRONT-END IS WORTH THE PEACE OF MIND IT GUARANTEES.

9/19/2014 – HEALTH MINUTE

Title: "Breast Milk Banks"

{***KRISTEN***}

WELCOME BACK! IT'S 23 PAST THE HOUR

A NEW PROGRAM IN BRAZIL HAS SLASHED INFANT MORTALITY RATES BY TWO THIRDS! SO WHAT IS IT? AND CAN IT BE USED IN THE REST OF THE WORLD?

THE PROGRAM IS SIMPLE: BREAST MILK BANKS!

A SCIENTIST HAS HELPED TO REFORM BRAZIL'S MILK COLLECTION CENTERS - WHICH ORIGINALLY PAID WOMEN TO DONATE, MAKING THEM FUNCTION SIMILAR TO A BLOOD BANK,

THE BRAZILIAN MILK BANK COLLECTS DONATIONS OF BREAST MILK THROUGH PUBLIC AWARENESS EFFORTS, OFFERING TOLL-FREE HOTLINES FOR PUMPING INSTRUCTIONS AND FREE HOME PICK-UP.

THESE SMALL EFFORTS HAVE HAD BIG PAY-OFFS, MAKING DONATING EASIER AND MORE WIDESPREAD.

BREAST MILK CONTAINS ANTI-MICROBIALS AND IMMUNE-BOOSTING PROPERTIES, MAKING THEM CRUCIAL FOR NEO-NATAL CARE AND PREMATURE BABIES.

**THE SUCCESS OF THE PROGRAM HAS TURNED BRAZIL INTO A MODEL COUNTRY THAT OTHERS ARE NOW STUDYING.

THIS PROGRAM HAS SAVED A LOT OF LIVES AND WITH LESS 17-PERCENT OF U-S WOMEN OPTING TO BREAST-FEED, DOCTORS HOPE TO SEE THE PRACTICE ADOPTED HERE AT HOME.

9/22/2014 – HEALTH MINUTE

Title: "Why Diet Soda is Bad."

WELCOME BACK! IT'S 23 PAST THE HOUR!

IF YOU'RE LOOKING TO LOSE WEIGHT, THE FIRST THING YOU SHOULD DO IS SWAP OUT REGULAR SODA FOR DIET, RIGHT?

WRONG! OUR FRIENDS AT HUFF POST SAY DIET SODA - SPECIFICALLY THE ARTIFICIAL SWEETENERS FOUND IN THE DRINK - COULD BE WHAT'S CAUSING YOUR WEIGHT GAIN!

A NEW STUDY FROM THE WEIZMANN INSTITUTE OF SCIENCE IN ISRAEL FOUND THAT ARTIFICIAL SWEETENERS HAVE NEGATIVE IMPLICATIONS ON OUR GUT BACTERIA.

THE RESEARCHERS FOUND THAT ARTIFICIAL SWEETENERS CHANGE THE COMPOSITION OVER TIME, WHICH ULTIMATELY CAUSES PEOPLE TO BECOME MORE GLUCOSE-INTOLERANT.

GLUCOSE-INTOLERANCE LEADS TO CONDITIONS LIKE OBESITY AND DIABETES, THE VERY THINGS THAT PEOPLE DRINKING DIET SODAS ARE TRYING TO AVOID.

SO, DOES THIS MEAN SUGARY SODAS ARE BETTER?

I'M NO EXPERT BUT WE ARE GOING TO GO AHEAD AND SAY NO!

THE AMERICAN DIABETES ASSOCIATION RECOMMENDS AVOIDING SWEET TEA, JUICE, SODA, AND SPORTS DRINKS. SO HOW ABOUT SOME FRUIT FOR YOUR NEXT SWEETS CRAVING.

AND AS FAR AS DRINKS GO, WATER IS ALWAYS A SAFE BET.

9/23/2014 – HEALTH MINUTE

Title: "Improving Your Relationship"

{***KRISTEN***}

WELCOME BACK! IT'S 23 PAST THE HOUR.

IN TODAY'S FAST-PACED WORLD, IT'S EASY FOR COUPLES TO GET BUSY AND STOP DOING THE LITTLE THINGS THAT MADE THEM FALL IN LOVE IN THE FIRST PLACE.

BUT DON'T WORRY - YOUR RELATIONSHIP CAN BE IMPROVED WITH JUST A FEW EASY TIPS FROM OUR FRIENDS AT HEALTH-DOT-COM.

FIRST, TURN OFF YOUR SMARTPHONE!
A STUDY PUBLISHED IN "COMPUTERS IN HUMAN BEHAVIOR" FOUND A DIRECT CORRELATION BETWEEN SOCIAL MEDIA USAGE AND UNHAPPINESS.

NEXT, REMEMBER SMALL GESTURES GO A LONG WAY

AND ALSO, REFLECT ON FUNNY MEMORIES.
IN A "MOTIVATION AND EMOTION" STUDY, RESEARCHERS FOUND THAT COUPLES THAT REMEMBERED LAUGHING TOGETHER REPORTED GREATER RELATIONSHIP SATISFACTION.

DON'T FORGET TO ASK QUESTIONS AS WELL.
YOU CAN ALWAYS LEARN ABOUT YOUR PARTNER! DON'T LET THE RELATIONSHIP GET STALE BY REPEATING THE SAME TOPICS -
AT THE END OF THE DAY, ATTENTION GOES A LONG WAY.

9/24/2014 – HEALTH MINUTE

Title: "Yoga in the Office"

[ANCHOR: JARED]

{***JARED***}

WELCOME BACK, IT'S 23 PAST THE HOUR.
SO WE ALL KNOW THAT SITTING ALL DAY IS BAD FOR YOUR OVERALL HEALTH, BUT WHAT OPTIONS TO DO YOU HAVE IF YOU WORK AN OFFICE JOB?

THANKS TO OUR FRIENDS AT HUFF POST, WE'VE IDENTIFIED THE BEST SPACES FOR PRACTICING YOGA - AND GETTING A BREAK OFF YOUR TUSCH - WITHOUT LEAVING THE OFFICE.

LOOK FOR A LOUNGE.
MOST WORKPLACES FEATURE A DESK-FREE AREA, SUCH AS A LUNCH ROOM OR LOUNGE.

THIS IS AN EASY PLACE TO SET UP A YOGA MAT DURING OFF-HOURS AND SQUEEZE IN A FEW DOWNWARD DOGS.

ATRIUMS AND FOYERS
WHILE NOT IDEAL DURING BUSINESS HOURS, AN ENTRYWAY CAN BE A GREAT, BIG SPACE TO USE BEFORE THE WORKDAY BEGINS. A FEW SUN SALUTATIONS AND TOE-TOUCHES CAN WARM YOU UP FOR A PRODUCTIVE DAY.

CONFERENCE ROOMS
A GREAT MEDITATION SESSION OR LIGHT SERIES OF CHAIR YOGA POSES CAN BE HOSTED EN MASS, RELIEVING STRESS AND TENSION FOR A WHOLE OFFICE.

AND, EASIEST OF ALL ---
YOUR DESK! YOU CAN EASILY FIT IN A FEW STRETCHES RIGHT FROM THE COMFORT OF YOUR SEAT, GETTING THE BLOOD PUMPING AND REFRESHING THE MIND.

9/25/2014 – HEALTH MINUTE

Title: "Wine Better Than Exercise?"

[Anchor: KRISTEN]

WELCOME BACK! IT'S 23 PAST THE HOUR AND I'VE GOT SOME GREAT NEWS FOR WINE LOVERS!

RESEARCHERS AT THE UNIVERSITY OF ALBERTA HAVE FOUND THAT RED WINE, NUTS, AND GRAPES CONTAIN SOMETHING KNOWN AS RES-VERA-TROL WHICH IMPROVES HEART, MUSCLE, AND BONE FUNCTIONS.

SIMILAR TO THE WAY YOUR MUSCLES ARE IMPACTED WHEN YOU GO TO THE GYM! BUT BEFORE YOU START CHUGGING WINE BY THE BOTTLE, THERE ARE A FEW THINGS YOU SHOULD NOTE:

IT SHOULD BE ENJOYED IN MODERATION-
ALCOHOL IN HIGH DOSES CAN HAVE HARMFUL EFFECTS ON THE BODY.

RES-VERA-TROL CAN ONLY BE FOUND IN RED WINE, NOT WHITE.

OH HEY AND HERE IS EVEN MORE GOOD NEWS!
RED WINE IS ALSO BELIEVED TO PROMOTE LONGEVITY, CUT THE RISK OF CATARACTS AND COLON CANCER, REDUCE THE RISK OF TYPE 2 DIABETES, AND SLOW DOWN BRAIN DECLINE.

WELL...I'D SAY THAT DESERVES A CHEERS!!
CHEERS TO RED WINE DRINKING, JARED!!

9/26/2014 – HEALTH MINUTE

Title: "Three Reasons to Quit Soda"

[Anchor: JARED]

HEY GUYS, WELCOME BACK... IT'S 23 PAST THE HOUR.
BY NOW IT'S PRETTY OBVIOUS THAT SODA ISN'T GOOD FOR YOU.

GOOD NEWS IS MORE AMERICANS ARE TRYING TO QUIT - UP TO 63% ADMIT TO ACTIVELY AVOIDING SODA -
BUT THERE ARE STILL PEOPLE THAT GUZZLE IT LIKE WATER.

THANKS TO OUR FRIENDS AT HUFF POST, WE HAVE THREE SURPRISING REASONS YOU'RE GOING TO WANT TO QUIT FOR GOOD.

IT BUILDS UP FAT AROUND ORGANS
DRINKING REGULAR SODA CAUSES AN INCREASE IN THE "HIDDEN" FATS, SUCH AS LIVER FAT AND SKELETAL FAT, PLUS IT PACKS ON THOSE L-B'S!

SWITCHING TO DIET DOESN'T HELP, EITHER.
DIET SODA COMES WITH IT'S OWN LIST OF CONS, ESPECIALLY CENTERED AROUND THE ARTIFICIAL SWEETENERS USED TO MAKE-UP FOR THE LACK OF SUGAR.

AND, FINALLY,
IT'S AGING YOU!

THE ACID IN SODA IS CAUSING: LOWERING BONE DENSITY, ERODING YOUR TEETH, AND CAUSING KIDNEY PROBLEMS.

YIKES! FOR A HEALTHY ALTERNATIVE, TRY SELTZER WATER WITH A SPLASH OF FRUIT JUICE: IT IS BUBBLY AND TASTY! OR JUST TRAIN YOUR BRAIN TO LIKE WATER! YOUR BODY AND YOUR LOOKS WILL THANK YOU!

9/29/2014 – HEALTH MINUTE

Title: "Sleep Affects Your Work"

[Anchor:KRISTEN]

WELCOME BACK, IT'S 23 PAST THE HOUR.

WE ALL KNOW THAT GETTING YOUR NIGHTLY ZZZs IS IMPORTANT FOR OVERALL HEALTH, BUT COULD SKIPPING SLEEP HURT YOUR PRODUCTIVITY AT WORK?

THANKS TO OUR FRIENDS AT HUFF POST, WE'VE LEARNED THAT SKIPPING SLEEP MAY BE CAUSING MORE THAN JUST YAWNS DURING YOUR MEETINGS.

SLEEP IMPACTS SICK DAYS!

A RECENT STUDY SHOWED THAT SLEEPING LESS THAN 5 HOURS - OR MORE THAN 10 - RESULTS IN EMPLOYEES STAYING HOME 4 TO 9 MORE DAYS THAN THEIR PEERS SLEEPING 7 TO 8.

A HARVARD STUDY SUGGESTS THAT INSOMNIA, AND THE RESULTING EXHAUSTION, COSTS EMPLOYERS ALMOST 8 DAYS OF PRODUCTIVITY - \$63 BILLION TO THE U.S. ECONOMY!

SLEEP PROMOTES CREATIVE THINKING!

NOT GETTING ENOUGH SHUT-EYE CAN MAKE IT HARD FOR YOU TO BE INNOVATIVE AND EXHAUSTION INHIBITS MENTAL ABILITY.

IT CAN IMPACT YOUR WAGES!

RESEARCH SHOWS THAT FOR PEOPLE NOT GETTING ENOUGH SLEEP, GETTING ONE EXTRA HOUR COULD ACTUALLY RESULT IN A 6% INCREASE IN PAY.

GETTING ENOUGH SLEEP ALSO IMPROVES MEMORY, HELPS AVOID JOB BURNOUT, AND HELPS WITH PRODUCTIVITY. ALL THE MORE REASON TO GET SOME ZZZs TONIGHT!

9/30/2014 – MONEY MINUTE

Title: "New Job... Hidden Costs?"

[Anchor:KRISTEN]

WELCOME BACK ITS 23 PAST THE HOUR! WHEN YOU LAND A NEW JOB, YOU ASSUME YOUR FINANCIAL PROSPECTS WILL IMPROVE, RIGHT? WELL, ACCORDING TO OUR FRIENDS AT A-O-L,

THAT NEW JOB MIGHT BE TAKING AN UNPLANNED BITE OUT OF YOUR EXPENSES.

IF YOUR COMMUTE TIME HAS GONE FROM 10 MINS TO 60, YOU HAVE TO FACTOR IN HIGHER COSTS OF GAS AND MAINTENANCE. THAT DREAM JOB MAY ACTUALLY HURT YOU IN HIGHER TRAVELING EXPENSES.

AND WHILE THE PAYCHECK MAY BE HIGHER, SO MIGHT THE INSURANCE PREMIUMS AND DEDUCTIBLES. MAKE SURE YOU FIND OUT WHAT YOUR MONEY WILL GET YOU AND HOW MUCH IT'LL COST YOU ANNUALLY TO SWITCH.

NEXT, CLOTHES ARE OFTEN A HIDDEN EXPENSE WHEN SWITCHING JOBS. IF YOU PREVIOUSLY ROCKED JEANS AND NOW HAVE TO WEAR A SUIT, THE COST OF UPGRADING YOUR WARDROBE CAN BE SUBSTANTIAL.

ALSO, IF YOUR NEW JOB MAKES PACKING LUNCH OR AVOIDING HAPPY HOURS DIFFICULT, IT'LL AFFECT YOUR BOTTOM LINE. EATING OUT FOR A \$5 LUNCH EVERY DAY CAN COST YOU MORE THAN A GRAND IN THE COURSE OF A YEAR!

SO LONG STORY SHORT: DO THE MATH AND FIND OUT IF THAT HIGHER SALARY WILL ACTUALLY MAKE IT TO THE BANK!