

NEWS You Can Use

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Farmers markets boost nutrition and local economies.

The most nutritious food is the freshest and tastiest food.

Those who cannot grow their own food are unlikely to find food fresher than that at a farmers market or through a CSA where vegetables and fruit commonly reach customers within 24 to 48 hours of harvest, sometimes even sooner. Produce in grocery stores, by contrast, is typically harvested two weeks or more before it appears in the produce aisles for sale.



Even as the increasingly complex food system has become globalized, the public's interest in where food comes from has increased. When it comes to buzzwords, the term "local" has been trendy for more than a decade. In 2006, "locally grown produce" ranked second in overall restaurant sales. In 2016, 44 percent of chefs surveyed identified local sourcing as the culinary trend that had increased the most,

and 21 percent predicted that it would still be the "hottest menu trend" in 2026. On the farm side, the USDA estimates that more than 167,000 farms sold food to local markets in 2015, resulting in \$8.7 billion in revenue. However, there are so many steps in-between the producer and the consumer that the farmer gets less than 15 cents per consumer dollar.

Celebrate National Farmers Market Week this first week of August. In addition to the health benefits of fresh produce, pastured local meats and dairy, as well as locally produced crafts, Farmer's Markets benefit the local environment, local economy and bring people together.

houstonchronicle.com/local/gray-matters/article/Why-you-should-buy-your-food-from-farmers-markets-11263648.php

www.ers.usda.gov/webdocs/publications/46393/7054_err97_1_.pdf

Changing Tolerance for Risk in Retirement



Risk tolerance can change with your circumstances.

While a portfolio is still actively growing, the benefit of a long time horizon can help it to weather market volatility.

As retirement approaches, focus naturally shifts to maximizing income and sustaining it for a lifetime.

In retirement, risk tolerance can become conservative. Mindsets shift away from finding the best-performing funds to increased interest in consistent performance.

While working, we accept the short-term volatility of the stock market for its growth potential over longer time periods.

In retirement, withdrawals from an investment portfolio may accelerate the depletion of assets when investment values are declining. This new type of risk requires a new strategy. For instance, it may mean holding more cash than before retiring, and shifting the risk of market uncertainty to another party, such as an insurance company.

Sweet Seasonal Treats

Summer's hallmark is an abundance of fresh berries and fruit, which can easily be peeled and sliced for fresh sweet snacks.

This quick and easy 3 ingredient chocolate mousse can make an excellent pairing with a variety of berries or fruit like peaches and nectarines.

Ingredients

1 cup semi-sweet or dark chocolate chips

1 cup heavy whipping cream

1 tsp vanilla extract

Preparation

Melt chocolate in a glass bowl in the microwave at half power, stirring every 30 seconds.

Let cool for 5 minutes.

Beat whipping cream in a large mixing bowl till soft peaks form.



Beat in the vanilla.

Add the melted chocolate and quickly beat till all chocolate is incorporated.

Pipe or spoon into serving dishes alone, over fresh fruit, or layered with fruit in parfait glasses.

Serve immediately or chill for a firmer set chocolate mousse.

creationsbykara.com/easy-chocolate-mousse-3-ingredient

Wealth Transfer Considerations



First priority for use of your assets in retirement will be for health and living needs, but if you have more than you will use during your lifetime these factors can help you decide what will happen to the rest.

Give while you're living, so you can witness the impact of your gift. Consider the joy you can share with annual gifts, funding a 529 plan for your grandkids' college, paying off student loan debt or helping with a home or car down payment.

Beyond Money: your financial wisdom can be valuable. Introduce your heirs to your financial planner, encourage funding retirement accounts and emergency savings, and stress the benefits of avoiding high-interest debt.

Along with creating a will, you may want to inform your heirs about what they might inherit. This could avoid family squabbles down the road.

Managing Lifestyle Inflation

Also known as "Lifestyle Creep," Lifestyle Inflation can take you by surprise.

When living expenses and non-essential expenditures grow with income, activities or items that seemed like luxuries in times of lower income — lengthy vacations, high end appliances, luxury cars, and frequently dining out — seem like essentials. Some negative aspects of this trend can include the following features:

- Increased focus on immediate, nonessential purchases

- A significant reduction in savings

- An increase in debt

- Putting long-term financial goals on the back burner

Unchecked, this can lead to living paycheck to paycheck without a plan for a sudden decrease in income. What happens if you experience a medical emergency, sudden job loss, or necessity for an early retirement? If your

current spending habits do not leave you a cushion for the unexpected, it's possible to take steps to manage lifestyle inflation.

One powerful strategy is to allocate a fixed amount of your income for non-essentials. It should include the costs of all the activities you truly can afford each month, after setting aside amounts for essential expenses like utilities, housing, health care, food, retirement and emergency savings goals.

To calculate how much discretionary money you can set aside each month, consider a three-month spending study.



Review credit card and checking account statements from that period to include all expenditures. Distinguish essential from non-essential expenses, and calculate a monthly average.

realsimple.com/work-life/money/money-planning/lifestyle-creep

It Happened In



August 3, 1492– On this day in the 15th century, Christopher Columbus set sail from Palos, Spain in search of a shorter, more accessible route to the Far East. Instead, he landed in the Bahamas on October 12th and discovered the New World.

August 6, 1945 –

American B-29 bomber Enola Gay dropped the first atomic bomb on the Japanese city of Hiroshima. The bomb was dropped at 8:15am. In total, over 200,000 people died in the explosion and from the effects of radiation after the bombing, and the entire city was effectively destroyed.

August 31st 1997 –

Britain's Princess Diana died at age 36 from massive internal injuries suffered in a high-speed car crash, reportedly after being pursued by photographers.

historyplace.com/specials/calendar/august.htm

Small Steps to Better Health

There are many ways that you can get healthy with minimal effort. Small acts like drinking water throughout the day, regularly eating fatty fish and fresh veggies, and keeping a healthy sleep schedule can lead to a healthier and happier lifestyle.



Whatever your current circumstances, you may improve overall health with a series of small changes.

Eat Less and Better. Reducing portions can trick your brain into eating less. Making sure 50% of each meal is non-starchy vegetables like onions, peppers, spinach, chard, kale, lettuce, radishes, carrots, broccoli and cauliflower.

Avoid Refined Carbs and Processed Foods. A diet rich in refined carbs like sugar, flours, and processed starches may increase your risk of chronic diseases, such as heart disease and type 2 diabetes. These are also the primary ingredients of processed foods, along with unhealthy fats and preservatives.

Go Nuts! Walnuts, almonds, macadamia nuts, and pecans, especially when raw rather

than roasted, are excellent sources of essential fats and protein. Try a handful of nuts instead of chips or cookies

when you need a snack, or add to salads instead of croutons for a healthy crunch.

Keep Moving. If you don't exercise at all, a brief walk is a great way to start. If you do, it's a good way to add more exercise to your day. Taking stairs instead of elevators or carrying your grocery bags to the car instead of using a cart can all add up to better physical activity levels.

Maintain Your Brain. Stress can take a major toll on your overall health, and your mental hygiene can be a moderating factor. Meditation practices as well as daily focus on gratitude or classic cognitive behavioral techniques have all been shown to reduce anxiety, depression and stress.

healthline.com/nutrition/22-ways-to-get-healthy