

NEWS You Can Use

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Inside This Issue:



February: Celebrate Heart Month
..... 1

Little Known Facts About Valentine's Day
..... 2

Walk Your Way To A Healthier Heart
..... 2

February Home Maintenance
..... 3

Some Secure Act 2.0 Provisions That Start in 2023
.....3

It Happened In February
.....4

Taxes in 2023: Your Tax Refund Might Be Smaller This Year
.....4



February: Celebrate Heart Month

February is American Heart Month. Take some time to be good to your heart, and share these heart-healthy tips with loved ones.



Check Your Waistline.

Waist size forecasts heart health better than weight or BMI. A large waist (over 35 inches or more) may lead to heart disease risk factors such as high cholesterol, high blood pressure and diabetes. Studies show that a low-carb diet combined with an active lifestyle can help decrease your waist circumference.¹



30 minutes of exercise, daily will strengthen your heart. Can't fit in 30 continuous minutes of exercise? Try 3 ten minute walks instead.

Control high blood pressure.

High blood pressure may show no signs or symptoms, so regular blood pressure checks are important. If you have high blood pressure, take these steps:

Take your blood pressure medicine as directed. Side effects? Ask your doctor for help.

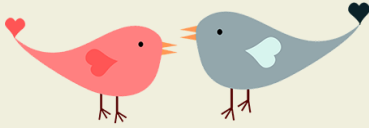
Quit smoking—and if you don't smoke, don't start.

Reduce sodium intake. Most Americans consume too much sodium, which can raise blood pressure.

1 - <https://www.atkins.com/how-it-works/library/articles/just-in-time-for-valentines-day-7-heart-healthy-tips>

2 - https://www.cdc.gov/heartdisease/american_heart_month.htm

Little Known Facts about Valentine's Day



Ancient Origins - The Roman fertility festival known as Lupercalia took place on February 15th instead of the 14th. During Lupercalia, the tradition was for men to walk naked through the streets and spank young women as a gesture toward increasing their fertility. ¹

Love & Romance – In the 1300's Pope Gelasius dedicated February 14th as the day of St. Valentine, thus Christianizing the holiday and banishing the dark rituals of the past. ²

Classic Chocolate Box – The traditional “box of chocolates” Valentine's Day gift has been around for over 150 years. The first box of chocolates was introduced by Richard Cadbury in 1868. ¹

1- womansday.com/relationships/a4702/10-fun-valentines-day-facts-103385

2- goodhousekeeping.com/holidays/valentines-day-ideas/a26863/valentines-day-facts



Walk Your Way to a Healthier Heart

You really can get fit by walking — as long as you walk long enough, hard enough, and often enough. Sure, walking burns fewer calories per minute than jogging, but most people last longer on a walk than a run, so you can make up for the deficit.



Compared to runners, walkers enjoy a relatively low injury rate. ¹

A recent study found that, among people who are successful in maintaining long-term weight loss, nearly 80 percent walk as their main physical activity. ¹



As a general goal, aim for at least 30 minutes of physical activity a day. If you can't set aside that much time, try two 15-minute sessions or three 10-minute sessions throughout the day. ²



Start slowly if you haven't been exercising regularly. Walk just five minutes a day the first week, and then increase your time by five minutes each week until you reach at least 30 minutes.

Stay Motivated: If you find yourself skipping your daily walks, don't give up. Remind yourself how good you feel when you include physical activity in your daily routine and get back on track.

Once you take that first step, you're on the way to an important destination — better health.

1- <http://www.dummies.com/how-to/content/how-to-get-a-cardio-workout-by-walking.html>

2- <http://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/walking/art-20046261>

February Home Maintenance



Clean out your linen closet. Rotate little used linens and towels to the front lines. Launder everything.

Clean bookshelves. Take everything down and dust. Consider what you return to the shelf. Does it really deserve to be there, or would it be happier in a second-hand store? Clean each item using your vacuum cleaner's soft brush attachment.

Flip Mattresses.

Replace the filter in your heating unit.

Check walls: repair nail holes, clean or touch up blemishes and scuffs.

Move all of your large appliances out from the walls so you can vacuum behind and underneath them. Change the water filter for the fridge while you're back there.

<http://www.clean-organized-family-home.com/february-house-cleaning-checklist.html>

Some Secure Act 2.0 Provisions That Start in 2023

The SECURE 2.0 Act of 2022 was intended to substantially improve retirement savings options—including with 401(k)s and 403(b)s—in the U.S.

Building upon the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019, SECURE 2.0 was signed into law by President Joseph R. Biden on December 29, 2022, as part of the Consolidated Appropriations Act (CAA) of 2023.

While many of the provisions are scheduled to kick in after 2023, one of the biggest changes taking place this year is in the area of Required Minimum Distributions (RMD's).

Under previous law, retirees had to begin taking required minimum distributions (RMDs) at age 72. SECURE 2.0, Section 107, increases the required minimum distribution age to 73, beginning on

January 1, 2023—and to 75, beginning in 2033. Specifically, the RMD age increases to 73 for individuals turning 72 after Dec. 31, 2022, and before Jan. 1, 2033. It will increase to 75 for individuals turning 74 after Dec. 31, 2032.

Section 302 reduces the excise tax—the penalty you pay—on failure to take an RMD from 50% to 25%. If the failure to take a required minimum distribution is corrected in a timely manner (as defined under SECURE 2.0), the excise tax on the failure is further reduced from 25% to 10%. The provision is effective for taxable years beginning after December 31, 2022.



<https://www.investopedia.com/secure-2-0-definition-5225115>

It Happened In ... February



February 2nd 1848 – The U.S. and Mexico ended their war with the Treaty of Guadalupe Hidalgo. The U.S. acquired parts or all of present day California, Nevada, Utah, Arizona, New Mexico, Colorado, Wyoming, and Texas for \$15 million.

February 7th 1795 – The 11th Amendment to the U.S. Constitution was ratified, limiting the powers of the Federal Judiciary over the states by prohibiting Federal lawsuits against individual states.

February 14th 1929 – The St. Valentine's Day massacre occurred in Chicago as seven members of the Bugs Moran gang were gunned down by five of Al Capone's mobsters posing as police.

February 23rd 1991 – In Desert Storm, the Allied ground offensive began after a month-long air campaign targeting Iraqi troops in Iraq and Kuwait.

<http://www.historyplace.com/specials/calendar/february.htm>



Taxes in 2023: Your Tax Refund Might Be Smaller This Year

The end of several tax breaks this year might mean a smaller tax refund or even worse -- a tax bill.

Many of the pandemic tax benefits from the past few years, such as federal stimulus payments, the expanded child tax credit and also temporary expansions to the child and dependent care credit ended at the end of 2021, which could mean a smaller refund this year.

For the 2022 tax year, income tax brackets were also raised to account for inflation. Your income bracket refers to how much tax you owe based on your adjusted gross income, which is the money you make before taxes are taken out, excluding itemized exemptions and tax deductions.

For your 2022 tax return, the maximum you can claim for the EITC if you do not have kids or dependents is \$560, a \$942 decrease from last year's maximum of \$1,502. The age requirements have also shifted back to the original rules -- you must be between 25 and 65 to qualify.



While federal student loan relief remains on hold, student loan forgiveness through the Public Service Loan Forgiveness program or another similar endeavor may have resulted in balances forgiven in 2022. A provision tucked into the 2021 American Rescue Plan prevents forgiven post-secondary education loans from federal taxation through 2025. However, Indiana, Minnesota, Mississippi and North Carolina have confirmed they will tax any student loan debt relief on your 2022 taxes. A few other states may as well, as details are still being hammered out.

Fewer filers may be able to claim charitable donation tax breaks for this tax year. The expanded charitable cash contribution benefits that were offered in 2020 and 2021 have ended.

The temporary suspension of the 60% AGI limit in 2020 and 2021 is now back, limiting the amount you can claim in charitable contributions.

<https://www.cnet.com/personal-finance/taxes/tax-changes-in-2023-why-your-tax-refund-might-be-smaller-this-year/>