

Betty Arellano

(360) 701-0960
arellanos@comcast.net



SAFE MONEY LADIES
Providing honest facts and education about retirement planning with safety and guarantees.



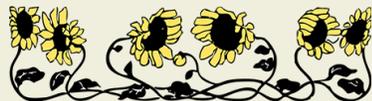
Marilyn Clark

(206) 551-5013
annuitymarilyn@gmail.com

SafeMoneyLadies.RetireVillage.com

Volume 8, Issue 8, August 2020

Inside This Issue:



How Decluttering Your Home Rearranges Your Brain

..... 1

Cool Menu Ideas for Hot August Days

..... 2

Metabolism Facts for Faster Weight Loss

..... 2

Celebrate National Farmer's Market Week

..... 3

Coping with 0% Interest Rates as a Retiree

.....3

It Happened In August

.....4

Coronavirus Superspreaders: What You Need to Know

.....4



How Decluttering Your Home Rearranges Your Brain

The act of decluttering your home can have an impact not only on your physical well-being, but science has also demonstrated that a well-organized, clean space impacts your psychological health. The human brain tends to process information more easily in organized environments and when a room is tidy and clean, this promotes mental states of peace and clarity.

Decluttering your home may trigger a range of emotions and mental health experts have mapped out the experience to make it easier to release items that are cluttering the space. According to these experts, the feelings de-clutterers experience are mostly positive and the first day of decluttering will likely lead to feelings of mastery and accomplishment. If you set an attainable goal and if you're able to accomplish those goals during your first day or two of work, you'll likely feel



motivated to continue. The process of creating organization out of chaos, as it turns out, is addictive in a positive way.

For each room of your home, there are specific techniques and tips that the experts recommend to help you solve organizational problems such as the lack of a medicine cabinet in the bathroom or organizational tools that can help people who don't have a pantry space in their kitchen. Organization doesn't come naturally to everyone, but there are online tools and experts who can make the decluttering process much easier and attainable for everyone.

domino.com/content/benefits-of-decluttering-2/

domino.com/content/best-organization-tips-house-ideas/

Metabolism Facts for Faster Weight Loss



The obesity epidemic has spurred a lot of innovative research studies to measure metabolism and how our bodies process the foods we eat. Below are some surprising facts about metabolism to help you lose weight faster:

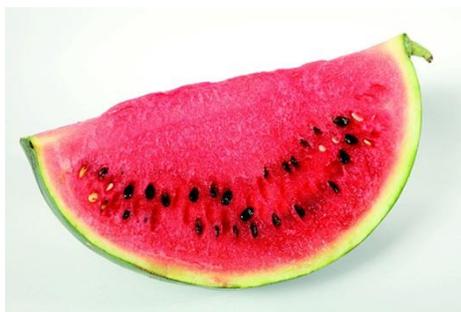
1. People underestimate how much they eat. If you're having trouble losing weight, keep a real-time journal of your food intake to determine where you need to cut back.

2. Exercise only accounts for 10% to 30% of your daily calorie burn, so while exercise will definitely help you lose weight, it may not help you as much as you've been led to believe.

3. People who are given pharmaceuticals to help them lose weight are likely to end up compensating for those lost calories by eating more.

vox.com/2018/9/4/17486110/metabolism-diet-fast-weight-loss

Cool Menu Ideas for Hot August Days



Watermelon Gazpacho

5 cups watermelon, cubed and seeded

1 cup cucumber, peeled, seeded, and diced

1/4 cup red onion, chopped

1/2 jalapeño chile, seeded and minced

2 tbsp apple cider vinegar

1 tsp sea salt

Place the watermelon, cucumber, onion, and chile in a blender or food processor. Blend until smooth.

Stir in the vinegar and sea salt.

Allow to chill for about 30 minutes before serving.

Serve in small serving containers or eaten as a dip similar to salsa.¹

Tasty Breakfast Salad

4 cups mixed greens

1 cup blueberries and/or raspberries

2 dates, sliced and seeds removed

1 apple, sliced

1/4 cup almonds and/or walnuts, toasted

1 tbsp raisins

4 tbsp extra virgin olive oil

1 tbsp fresh lemon juice

1 tbsp date syrup or honey

Divide the mixed greens onto two plates (this recipe makes 2 servings). Arrange the berries, dates, apple slices, nuts, and raisins evenly on top of the lettuce on each plate.

Mix together the olive oil, lemon juice and date syrup or honey in a separate bowl until the ingredients are well combined.

Drizzle the olive oil mixture on top of the salads. Add salt or cheese if desired.²



1 - southernliving.com/recipes/watermelon-gazpacho-recipe

2 - thedailymeal.com/best-recipes/breakfast-salad

Celebrate National Farmer's Market Week



National Farmer's Market Week occurs in the second week of August.

Environmental and Economic Boost -

Farmer's markets offer fresh local produce, but did you know they also benefit the environment and your local economy? Local and often organic produce supports local farmers and keeps your dollars near home. Commercial farming requires more fuel, chemicals, packaging, and transport, so buying local produce also reduces emissions and fuel costs. ¹

Diverse Offerings

Local farmers and producers may come to farmer's markets with produce, homemade foods like jams, honey, and canned fruits, or even sustainably produced artisan products like soaps and more! ²

1- agrimarketadvisor.com/blog/17-facts-about-farmers-markets-the-complete-list

2- tnhomeandfarm.com/agriculture/farm-facts-farmers-markets/

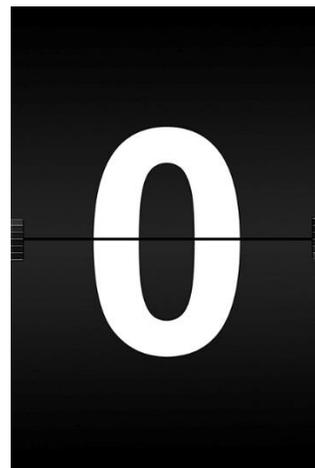
Coping with 0% Interest Rates as a Retiree

According to a recent announcement by the Federal Reserve, interest rates are set to remain at or near zero through 2022. For those who are retired or close to retirement age, this news may change the way you manage your savings or investments. If you're concerned that your original financial plan won't be feasible over the upcoming years, you're not alone. Many financial advisers are suggesting that retirees take a new approach to overcome the latest set of economic difficulties in the world.

Conventional strategies move investments to lower risk as retirement approaches. Current uncertainty of inflation and volatile markets suggests that while equities may still benefit retirees, products such as Multi Year Guaranteed Annuities may offer limited risk with some degree of return. All cash or all-fixed income can raise the risk of suffering the effects of high inflation, but it can reduce short-term volatility to retirees.

Financial advisers suggest a cautious approach to investments, with large-cap companies over small-cap companies for those who can stomach the risk and reduced exposure to international markets, especially emerging

markets, in order to mitigate financial risk. The U.S. financial system is still one of the most stable markets in the world.



Consider increasing the amount of liquid assets in your retirement accounts to avoid having to liquidate stocks at a loss while still satisfying your minimum distribution requirements. Keep about 6 to 12 months worth of financial obligations within easy access – maybe more – so you can pay bills and meet your basic financial obligations without worry.

The ratio of stocks to savings that financial planners have advised has become more flexible during this uncertain time for soon-to-be retirees unless the retiree thinks they'll need those funds in the medium-to-near future.

money.com/zero-interest-rate-retirement-investing

It Happened In



August 1, 1838 –

Slavery was officially abolished in the Caribbean island nation of Jamaica. Slavery had existed in the country since 1509, over 300 years prior, after being introduced by Spanish settlers.

August 6, 1945 –

American B-29 bomber Enola Gay drops 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 24, 79 A.D. –

The historical and devastating eruption of Mount Vesuvius in southern Italy occurred on this date over 2000 years ago. The eruption destroyed not only the city of Pompeii, but also nearby cities including Stabiae and Herculaneum.

historyplace.com/specials/calendar/august.htm

Coronavirus Superspreaders: What You Need to Know

Coronavirus superspreaders are infected individuals who unwittingly spread the disease to others before they ever show symptoms of the disease. This creates a devastating chain of events in crowded indoor spaces where many individuals are exposed to coronavirus by just one infected person who doesn't even seem to be sick. Researchers are currently investigating the role of superspreaders in the propagation of the disease in the hopes that they can develop better containment strategies to battle the contagion.

Some experts have estimated that 10% of infected people are responsible for having caused about 80% of new infections in the U.S. News stories about cruise ship exposures or church events that resulted in a surge of infections are common these days, prompting researchers to look more closely at the role of superspreaders on the transmission of this disease. Coronavirus is a respiratory disease that's transmitted through tiny droplets that aren't visible to the naked eye, which makes it nearly impossible to determine which spaces are "infected" and which ones aren't.



The highly infectious coronavirus spreads through microscopic droplets that are emitted from an infected person's mouth when they sneeze, cough, or even speak. These droplets are the main reason why people must obey social distancing rules and wear a mask to avoid the disease. But the latest research confirms that even very small aerosol particles from flushing a toilet can linger in the air for up to 3 hours and lead to infection. Removing your mask for even a few seconds can result in an unwitting exposure to the disease. Superspreaders who don't seem ill may release the contagion into the air without realizing they're doing it and leave a trail of microscopic aerosols in their wake that can lead to a burst of new infections by people who are attending an event in the same area.

[vox.com/21296067/coronavirus-covid-symptoms-superspreaders-superspreading-contagious-bars-restaurants](https://www.vox.com/21296067/coronavirus-covid-symptoms-superspreaders-superspreading-contagious-bars-restaurants)