

Betty Arellano

(360) 701-0960
arellanos@comcast.net



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



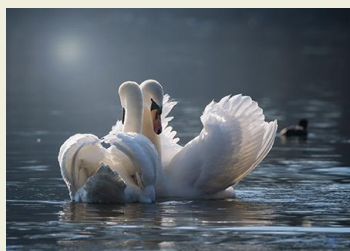
Marilyn Clark

(206) 551-5013
annuitymarilyn@gmail.com

SafeMoneyLadies.RetireVillage.com

Volume 8, Issue 2, February 2020

Inside This Issue:



RVing Full-Time vs. Renting in Retirement
..... 1

Trouble Sleeping? Try Melatonin.
..... 2

Valentine's Treats That'll Melt Your Heart
..... 2

Little Known Facts about Valentine's Day
..... 3

Save on Healthcare Costs and Have Fun Doing It: Medical Tourism
.....3

It Happened In February
.....4

Top 3 Affordable Countries With a Warm Climate
.....4

RVing Full-Time vs. Renting in Retirement

Those considering a rental property in order to move around in retirement might want to look more closely at RVing. Many RV parks offer amenities similar to those available in apartment complexes and the cost can be surprisingly low compared with renting since water, electricity, waste removal, and cable is often included in the monthly RV-space rental costs.



Today's RV's offer comfort, amenities and mobility to offer an ideal lifestyle for people who like to travel but don't want to have to pack their bags, but RVing does come with drawbacks. If something goes wrong with your rig, you're responsible for fixing it. The fuel costs involved with moving and traveling long-distance via RV can fluctuate. While you may not have to pack your clothes moving to a new RV park, you will have to know how to take down your rig and set it back up.

Many retirees take up full-time RVing so that they can see the world. With a 4-seasons rig, it's possible to stay in RV parks anywhere from Alaska to Central America. While apartment communities tend to be made up of tenants who mostly keep to themselves, RV parks are typically lively places where residents have the opportunity to meet up and hang out.

New to RVing? Consider renting a rig for two weeks to a month to give the RV-lifestyle a try. With your own rig, you can stay for 6 months to a year in an RV park; you might even get a discount for staying long-term. Consider workamping to lower or even cancel out your park rental costs. Some workamping gigs even offer the opportunity to earn some extra income while learning new skills and meeting new people.



kiplinger.com/article/retirement/T062-C000-S002-could-you-live-in-an-rv.html

rvshare.com/blog/whats-cheaper-full-time-rving-or-renting-an-apartment

workamper.com

Trouble Sleeping? Try Melatonin.



Melatonin sleep aids are growing in popularity because they work with your body to produce natural sleep. The body produces melatonin naturally, encouraging a quiet state of wakefulness conducive to sleep. When you take melatonin supplements, they won't make you groggy like other sleep medications.

Melatonin levels begin to rise in the evening about two hours before bedtime, but exposure to artificial indoor lighting or the light emitted by computer or television screens can sometimes prevent the release of melatonin and lead to insomnia. If you have trouble falling asleep and staying asleep, turn off all computer screens by 8:00 PM and make sure you sit at least 6 feet away from your television. For people who have trouble falling asleep, extended release melatonin may be exactly what's needed.

hopkinsmedicine.org/health/wellness-and-prevention/melatonin-for-sleep-does-it-work

sleepfoundation.org/articles/melatonin-and-sleep

Valentine's Treats That'll Melt Your Heart

Easy 5-Ingredient Chocolate Fudge

1 ½ tsp + 1 tbsp butter, divided
2 cups (12 oz) semisweet chocolate chips
1 package (11 ½ oz) milk chocolate chips
1 can sweetened condensed milk
1 tsp vanilla extract

Line a 9-inch baking pan with aluminum foil, and then evenly grease the aluminum foil with the 1 ½ tsp of butter.

Melt the chocolate chips and butter together in the microwave using a large, microwave-safe bowl. Stir every 30 seconds to 1 minute.

When the chocolate chips are melted, add in the sweetened condensed milk and vanilla extract and mix thoroughly.

Spread the chocolate fudge mix into the baking pan and place in the fridge until firm.

Remove the fudge from baking pan by using the foil to lift it out, then remove the foil and cut the fudge into 1-inch squares. Store in the refrigerator. ¹

Red Velvet Milkshake for Two

2 cups vanilla ice cream
4 tbsp red velvet cake mix
1 ½ cups milk
½ tsp vanilla extract
2 tbsp hot fudge sauce, warmed
Whipped cream
Sprinkles

Put the sprinkles on a plate and set them to the side.

Meanwhile, dip the edge of each milkshake glass into the warmed hot fudge. Then, while the fudge is still wet, roll the edge of each of the glasses through the sprinkles.

Blend together the ice cream, cake mix, milk, and vanilla extract.

Make sure the mixture is smooth and thoroughly combined before carefully and evenly pouring into glasses.

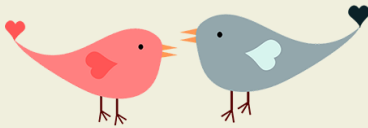
Top each milkshake with whipped cream and additional sprinkles, and serve chilled. ²



¹ - tasteofhome.com/recipes/5-ingredient-fudge/

² - lilluna.com/red-velvet-milkshake/

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



Save on Healthcare Costs and Have Fun Doing It: Medical Tourism

International medical tourism is a global phenomenon where people who live in one country travel to a different country to receive healthcare services such as medical, dental, or surgical care. Many patients travel to save money, but sometimes patients also get procedures more quickly than what would be possible in their home country. Access to care is often not restricted by insurance because patients can afford to pay for care out-of-pocket. Typically, medical tourists receive equal or better care than what they would receive in their own country for a fraction of the price.

Getting surgery done in Thailand may sound like a crazy idea to the uninitiated, but hospitals like Bumrungrad in Bangkok have world-class doctors on site, some of the most sophisticated technologies in the world, and a 5-star-hotel atmosphere.

The services are so cheap that often, patients can pay for their procedures at check-out with or without help from their insurance company. Seniors do medical tourism to get routine procedures like dental work or even surgical procedures that can be planned for in advance

and performed within a reasonable amount of time at a much cheaper cost. Medical tourism gives seniors the opportunity to save money on healthcare and see the world at the same time.

Medical tourism is a thriving industry with high-quality, specialized hospitals offering treatment in Mexico, Costa Rica, India, Thailand, Brazil, Ecuador, and a variety of other countries.

Patients who travel internationally can expect to see savings up to 90 percent of what they could pay if they



stayed in the states. That savings is significant enough to warrant spending some extra money on plane tickets and hotel rooms.

If medical tourism interests you, contact a medical tourism facilitator to help you make connections with high-quality doctors in a country where there are facilities that specialize in the type of treatment you require.

medicaltourism.com/frequently-asked

It Happened In



February 11, 660 B.C. –

On this date the Japanese people commemorate the birth of the Japanese nation when the Emperor Jimmu took the throne as the first emperor of a united Japan.

February 17, 1909 –

On this day in history, the famous Apache chief Geronimo died while being held captive at Fort Sill in Oklahoma. After leading raids composed of tough warriors throughout the states of Arizona and New Mexico, he was finally captured. He escaped and was recaptured and held at Fort Sill until his death.

February 22, 1732 –

George Washington, the first president of the United States, was born on this date in Westmoreland County, Virginia. He was also a commander of the Continental Army during the American Revolution.

historyplace.com/specials/calendar/february.htm

Top 3 Affordable Countries With a Warm Climate

Living the retired life overseas can be rewarding and peaceful for retirees seeking a cost effective, quality life. These three warm climate destinations offer retirees affordably and style!

Spain - With beautiful beaches and pleasant, warm weather on the southern coastlines, Spain is a great choice for retirees who want a high standard of living for a lower cost. Plenty of small towns and cities in southern Spain offer many community options to settle into.¹

Spain's longer growing season provides fresh produce at much lower cost compared to American markets. Many produce items cost only 60 cents per pound, making it possible to improve your health easily and inexpensively in retirement.¹

Malaysia - For retirees seeking a balance of urban and natural life, Malaysia is the perfect choice. Numerous vibrant cities and as many jungles and beaches provide retirees seeking an affordable yet glamorous lifestyle just what they're looking for in Malaysia.²

Malaysia's cost of living is reasonable. An average one bedroom apartment costs only \$140-175 per month. Fresh produce is abundant and low-priced. English is the unofficial language, so assimilation into the community is simple and straightforward for retirees concerned about learning another language.²

Mexico - Beautiful beaches and stunning mountain ranges, with friendly locals and an established community of expats and retirees make Mexico one of the absolute best places to retire! You're sure to enjoy the warm climate year round.¹

The cost of living in Mexico is low, with reasonably priced healthcare. Mexican residents are eligible for a national healthcare plan that costs only a few hundred dollars a year.

¹ - internationalliving.com/the-best-places-to-retire/



² - smartasset.com/retirement/cheapest-countries-to-retire