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



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How to Adjust to Cold Weather More Quickly This Winter

As winter sets in, folks in the northern hemisphere begin to shiver with chilly winds, snow, blizzards, and cloudy skies. It's important to plan ahead for the cold so that you can be comfortable and happy during the coldest time of the year. There is a scientifically proven way to acclimate to cold weather, but the technique may be surprising.

For most people, cold weather means heavy coats and keeping the indoor heating turned up full blast. While these tactics offer temporary comfort, you'll still be affected by the cold of winter. By exposing yourself to the cold even for short periods, you're actually building your body's ability to adjust to the cold weather!

When the human body is exposed to the cold, heart rate and metabolism both go up in order to generate heat internally. Blood vessels narrow and pull away from the skin's surface to preserve as much heat as possible. Bodies shiver in

response. No matter if you're bathing in a chilly body of water or simply taking a cold shower on a relatively warm day, your body reacts the same way to cold temperatures.

There are also benefits as far as improved immunity! So, although keeping warm during the winter is certainly important, don't be afraid to let in a little chill sometimes. Allowing your body to slowly adjust to the cold over time involves commitment and a strong desire to overcome the coldness.

If you stick to it and don't give up, gently exposing yourself to the cold could actually increase your immunity and also boost your comfort during the winter season.



time.com/5712904/adjust-to-cold-weather/

Swallow Your Pills... Properly



Do you struggle to swallow your pills? You're not alone. But thankfully, researchers have discovered two new techniques to help you get even very large pills down the hatch:

The Pop-Bottle Method:

Put a tablet on your tongue and then using a flexible water bottle, close your lips around the opening and take a drink. Keep contact between your lips and the bottle by pursing the lips and using a sucking motion. Swallow the water and the pill right away and don't think too much about it.

The Lean-Forward Method: With this technique, you'll put a capsule on your tongue and take a sip of water without swallowing it immediately. Instead, you'll tilt the chin toward the chest and bend the head forward, keeping it in that position to swallow the capsule and the water at the same time.

latimes.com/science/sciencenow/a-sci-sn-better-ways-to-swallow-pills-20141110-story.html

Celebrate 2020 With These Fun and Entertaining Treats

Celebrate the new decade with these easy and delicious treats:

Simple Confetti Cookies¹

1 pkg 2-layer size white cake mix
1 whole egg
½ cup butter, melted
½ cup multicolor sprinkles

Preheat oven to 375 degrees Fahrenheit.

Mix all ingredients in a medium to large size bowl. Cover the dough with plastic wrap or aluminum foil and leave it to chill for approximately 30 minutes.

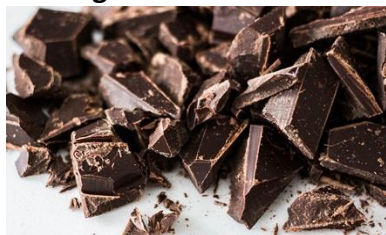
Shape the dough into a round log of about 2 inches in diameter. Wrap this dough log in plastic wrap or wax paper, then put it in the fridge or freezer for 30-60 minutes to chill, or until it can be easily sliced.

Unwrap the cookie dough and slice it using a serrated knife. Each round piece should be about ¼ inch thick.

Place rounds on an ungreased cookie sheet spaced 2 inches apart. Add multicolor sprinkles and bake for 7-9 minutes. Remove from oven and allow them to cool before serving.

Dark Chocolate Truffles²

8oz dark chocolate (70% Cocoa), chopped
¼ cup coconut oil
1 tsp pure vanilla extract
Pinch of sea salt
¼ cup cocoa powder (for rolling)
Assorted toppings (finely chopped nuts, shredded coconut, seeds, etc.)



Heat chocolate, oil, and water together in a saucepan. Stir melted chocolate until completely

combined with all ingredients. Remove from heat and add the vanilla and sea salt.

Move the chocolate mixture to an 8-inch baking dish and chill for 2 hours until the chocolate has set, but is still moldable.

Use a melon baller or 1-inch cookie scoop, to portion chocolate. Roll each ball in cocoa powder, and then roll on the desired toppings before placing onto a parchment lined baking sheet.

Refrigerate 10 minutes then serve.

1 - bhg.com/recipe/confetti-cookies/
2 - marthastewart.com/1511115/dark-chocolate-truffles

Little Known Facts about New Year's



New York's New Year's Party - In NYC, throngs of people gather in Times Square to celebrate the New Year. This tradition started all the way back in 1904 when the famous New York Times building opened its doors and celebrated the New Year in Times Square.¹

Cultural Differences – While the modern western world starts the New Year on January 1st, modern and ancient cultures celebrate this holiday at different times! In ancient Rome, March 1st marks the new year; other cultures have even used the autumn equinox and winter solstice to celebrate.²

The Month of January - January was named after the Roman god Janus, who was supposed to have two faces: one that looks to the front and one that looks to the back.²

1- goodhousekeeping.com/holidays/g4933/new-years-facts
2 - edition.cnn.com/2013/09/12/world/new-years-fast-facts/index.html

For Retirees, Renting May Be Better Than Owning

Though it may seem like a no-brainer to own instead of renting a home in retirement, the truth is, sometimes renting may be a sweeter deal for retirees. The question of whether to rent or to own depends on your unique circumstances. Below are some important considerations that might mean renting is a better option than owning for certain retirees:

Flexibility - Retirement often requires flexibility. Retirees may fall ill and need to relocate or they may simply decide to move to a new location to be closer to kids or grandkids or simply to chase down a better climate. Renting allows retirees to enjoy more flexibility than homeownership.

Cost - If the cost of renting is lower than your annual cost of homeownership, then renting is obviously a better choice. But be sure to factor in the cost of annual maintenance and home repairs as well as the cost of homeowner's insurance and property taxes. Many homeowners underestimate the cost of homeownership. Budget at least 1-2% of the home's value for annual maintenance costs and don't forget to adjust for inflation.



According to new, 2018 tax laws, you can no longer claim mortgage interest as a deduction unless your deductible itemized expenses are over \$24,400 for married couples filing jointly or \$12,200 for single filers, so keep these additional costs in mind as you decide between renting and owning.

Equity - Consider the amount of equity you have in your home. If you have a lot of equity, selling may allow you to acquire gains from the sale of your home for retirement savings and these profits could make it easier to delay taking Social Security benefits until age 70 in order to lock in the highest benefits possible. Further, the first \$250,000 in capital gains from the sale of a home that you've used as your residence for two of the past five years is free. For married couples filing a joint return, the capital gains exclusion is \$500,000.

money.com/money/5656311/3-reasons-why-renting-can-be-smarter-than-owning-a-home-in-retirement/

It Happened In



January 1, 1892 –

The historic Ellis Island opened on January 1st of 1892, allowing nearly 20 million immigrants from Europe and beyond to gain entrance to the land of freedom and possibility. The Ellis Island immigration point officially closed in 1954, 62 years after it opened.

January 10, 1920 –

This is the day when the League of Nations finally became a real world organization. The League of Nations paved the way for today's United Nations. The League of Nations originally had 41 member nations, with about 20 more joining shortly after the organization's formation.

January 12, 1879 –

The Zulu War may not be one of the most well known battles, but on this day in 1879, the powerful and successful Zulu Empire in Africa fell at the hands of the British.

historyplace.com/specials/calendar/january.htm

Retired and Bored? Start an Encore Career!

Retirement may once have been a time of inertia, but these days more and more retirees are taking up encore careers to fulfill their passions and stay active without having to run the rat race at the same time. The number of Americans over the age of 65 who have opted to continue to work has more than doubled since 1985, but not just because they need the money. Rather, retirement for many is a time to pursue new interests and also add some financial security to the bottom line. If this sounds like a good deal to you, consider joining the ranks of other retirees who have delved into an encore career later in life.

Most retirees who take up new interests later in life follow a career path that makes use of skills, interests, and connections they already have. The

networking that you've done already throughout your life can be your biggest asset as you get started on this new path. Talk to people you trust and get feedback on your ideas. Retirees tend to have well-developed social circles and they know their way around administrative issues. This gives them an edge in pursuing new interests.

If an encore career seems exciting to you, get your financial affairs in order first. Pay off outstanding debts and start fresh. It can take several years to become successful at starting a business and you may need to cut back on other things in order to fund your new venture during its infancy.

Most importantly, expect that an encore career will include challenges as well as successes and prepare yourself mentally and physically to experience the peaks and valleys. Without the ups and downs, an encore



career would be boring. It's important to appreciate the challenges and go with the flow. Many would-be retirees today are making a big difference in the world and having fun doing it!

money.com/money/5655458/what-retirement-people-over-65-are-launching-encore-careers-and-finding-fulfillment-like-never-before