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



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Fun Facts About the 4th of July

Today, the American Independence Day celebration traditionally falls on July 4th. But did you know that the United States Continental Congress actually voted for independence on July 2nd?

The Declaration of Independence is dated July 4th because that's the day when independence was officially accepted by Congress.

Today's tradition of lighting fireworks and celebrating Independence Day with parades was an idea dreamed up by John Adams. After the July 2nd vote for independence, John Adams wrote to his wife, Abigail, that he planned to celebrate with fireworks. And the tradition stuck!

The town of Bristol, Rhode Island, still hosts an annual 4th of July hootenanny to this day. Although the 1777 celebration was a simple 13



gunshot salute, today the festivities include concerts, fireworks, contests, and more, beginning on Flag Day and continuing all the way through to Independence Day, culminating in a patriotic parade.

Strangely, both John Adams and Thomas Jefferson died on the exact same day in 1786: July 4th. Exactly 50 years after the first Independence Day, both former presidents and critical supporters of the fight for independence, passed away on the Fourth of July.



<https://www.themanual.com/culture/4th-of-july-fun-facts/>

COVID-19 Life Insurance Basics



Coronavirus has changed many things in our lives, but life insurance is still available to the people who need it. If you're already covered, the death benefits will be paid to your family even if you pass away from COVID-19 as long as you're honest about your travels and exposure to illness. Life insurance is meant to provide the insured with financial protection if they die unexpectedly.

While some life insurance companies have tried to change their policies in response to the pandemic, a number of companies are still willing to work with policyholders on the basis of their individual life situation. These policies will still cover insured individuals even if they die of a coronavirus infection. Those who don't currently have a life insurance policy should seek out a company that will still provide them with full-coverage even in the event of a pandemic.

policygenius.com/life-insurance/does-life-insurance-cover-coronavirus/

High Amino Acid Recipes to Improve Immunity

Easy Veggie & Chicken Stir-Fry

1 ½ pounds boneless chicken breast, cut into 1-inch pieces
1 tbsp olive oil
8oz sliced mushrooms, fresh
2 ½ cups broccoli, fresh and chopped
1 small onion, finely chopped
2 cloves garlic, minced
1 small carrot, peeled into pieces
½ cup chicken stock
2 tbsp Bragg's Liquid Aminos
1 tsp arrowroot powder
Salt and pepper to taste

Heat the oil in a medium-size saucepan on medium heat, then add the onions and chicken and brown for about 5 minutes.

Add the mushrooms and cook for another 10 minutes.

Add the black pepper, broccoli, garlic, carrot peels, chicken stock, and liquid aminos.

Simmer for 5 more minutes
If the sauce needs to be thickened, mix water with the arrowroot powder and add into the sauce, stirring continuously until the mixture thickens.

Serve hot with a side of rice. For extra immunity boosting, add a fresh fruit salad.¹

Mango Poppyseed Salad Dressing

1 cup mango, fresh and chopped
½ cup rice vinegar
2 tbsp Bragg's Liquid Aminos
1 tbsp tahini
1 tbsp black poppyseeds

Put all ingredients (except poppyseeds) into a blender and blend until smooth.

Stir in the poppyseeds, and then put on top of your



favorite veggie salad and serve!²

1 - wholelifestylenutrition.com/recipes/maindish/a-quick-easy-organic-chicken-stir-fry-recipe-gluten-free

2 - eatingyoualive.com/recipes-eya/mango-poppy-seed-dressing

Potassium Rich Foods



Potassium is an essential mineral that functions as an electrolyte in the body to regulate nerve signals and muscle contractions, as well as fluid and mineral balance. It works hand-in-hand with sodium to transmit nerve signals throughout the body.

Bananas aren't your only option when it comes to getting your daily dose of potassium. The following list of foods can provide you with this vital mineral.

Avocado

1 whole: 1,067 milligrams

Swiss Chard

1 cup: 961 milligrams

Sweet Potato

1 large: 855 milligrams

Banana

1 large: 487 milligrams

Sardines

1 can: 365 milligrams

Beets

1/2 cup: 259 milligrams

draxe.com/nutrition/top-10-potassium-rich-foods/

The Social Security Rules Everyone Should Know

For some individuals, Social Security will be a major part of their retirement income.

For others, it will be simply supplemental. Either way, it's important for everyone to understand certain basics of how the system works. Below are some of the most important rules every American should understand so they can make the most of their benefits during retirement:

It's possible to claim your benefits as early as age 62 or as late as age 70 (as long as you've already worked and paid Social Security taxes for at least 10 years).

To get the maximum monthly Social Security payments, wait to retire until 70 years of age. If you take Social Security benefits at an earlier age, the monthly amount will be lower.

Your lifetime benefit amount doesn't change no matter whether you claim your benefits early (at age 62) or late (at age 70).

If you've been married for one year or longer, a spouse can claim benefits based on your lifetime earnings. Benefits will be calculated for the spouse either based on the spouse's lifetime earnings or as ½ of

your Social Security benefit amount at age 62.

Spousal benefits don't change the monthly amount that you receive.

You can withdraw your claim for benefits only one time if you receive a stellar job opportunity and decide to delay receiving payments, but



you have to withdraw your application within 12 months of filing. You'll have to repay whatever benefits you or your family has already received if you choose this route and your spouse will have to consent to the withdrawal in writing.

Your Social Security benefits at Full Retirement Age are calculated on the basis of your average monthly income over your highest-paid years of work. Those who worked for fewer than 35 years will have missing years included in the calculation as zero income.

fool.com/investing/2020/04/20/6-social-security-rules-you-should-know-by-heart.aspx

It Happened In



July 6, 1885 –

On this historic day in the 19th century, famous physician Louis Pasteur gave the very first anti-rabies vaccination to a young boy. The boy had been bitten by an infected dog, but remained healthy after receiving the inoculation.

July 16, 1769 –

The California city of San Diego was officially founded, known at that time as San Diego de Alcalá. The city was founded by Father Junipero Serra, a Roman Catholic priest from Spain.

July 24, 1783 –

Simon Bolívar, Venezuelan freedom fighter and activist, was born on this day. Referred to sometimes as the George Washington of South America due to his efforts leading six South American countries to independence, including Ecuador, Panama, Bolivia, Colombia, Venezuela, and Peru.

historyplace.com/specials/calendar/July.htm

Dementia, Depression, and Inflammation

Dementia is a serious disease causing severe memory loss, impaired thinking, and in some cases, a diminished ability to socialize effectively. Because dementia can have such dramatic and upsetting effects on patients and their loved ones, it has been important for researchers to find potential solutions to curb dementia symptoms. Depression is an equally difficult disorder for many victims both young and old, and unfortunately, dementia and depression frequently go hand-in-hand.

Interestingly, **new studies have demonstrated a connection between inflammation and the onset of dementia and depression symptoms.** While historically medicine assumed little to no interaction between the brain and the immune system, new research shows an intimate connection between the brain and immunity. So close, in fact, that an inflammatory response in the body can also affect the brain. While inflammation can do good things in regard to healing in the body, it can also cause problems for individuals who already suffer from dementia and/or depression symptoms. Researchers have shown this connection in a study where the participants underwent an MRI brain scan



before and after being given a typhoid vaccine, stimulating an immune response. Brain scans showed the brain behaved differently in response to inflammation that was produced in the body.

What that means for people with dementia and depression symptoms is that lowering inflammation in the body is highly likely to minimize depression and dementia symptoms, reducing discomfort from these diseases.

Anti-inflammatory diets, medications, and protocols can be implemented to create a more holistic treatment method to stimulate better mental health. Although research is still being conducted, bringing down inflammation in the body can be a valid and extremely valuable way to heal different types of mental illness.

theguardian.com/commentisfree/2020/jan/19/inflammation-depression-mind-body