

NEWS You Can Use

retirevo

Volume 10, Issue 7, July 2022

Inside This Issue:



*Independence Day:
History and Trivia*
..... 1

*Health Benefits of
Infrared Light*
..... 2

*Reconsidering Your
Summer Travel Plans?*
..... 2

Water Wise Plant Care
..... 3

Secrets to Sound Sleep
.....3

It Happened In July
.....4

*How Recessions can
Impact Retirement*
.....4



Independence Day: History and Trivia

Our national celebrates its independence on July 4. The facts and figures that follow can spark your patriotic spirit this holiday.



While Congress officially adopted the Declaration of Independence, On July 4, 1776, with draft signed by John Hancock and president of the Continental Congress, Charles Thompson, the official copy wasn't approved and signed by all 56 signatories until August 2, 1776.

President Calvin Coolidge was born on the 4th of July 1872.

President Thomas Jefferson started the annual tradition of the White House's first Fourth of July celebration in 1801.

On July 4, 1776, there were an estimated 2.5 million citizens of the United States.

The American Pyrotechnics Association estimates that Americans spend \$1 billion on fireworks each July.

The Star Spangled Banner, composed in 1812, became our national anthem in 1931.

bhg.com/holidays/july-4th/traditions/fourth-of-july-trivia/

Health Benefits from Infrared Light



We are immersed daily in infrared radiation from the sun, which we sense as heat. In addition to a growing collection of Infrared saunas and other devices on the market, your standard campfire or woodburning fireplace are also sources of infrared light.

Infrared radiation can penetrate through the layers of the skin, to the muscles and bones, enhancing circulation to bring oxygen and nutrients to injured tissues, promoting healing, pain relief, and reducing inflammation. It stimulates action in cell mitochondria, triggering the growth and repair.

Infrared light increases nitric oxide production, a molecule important for the health of blood vessels. This molecule helps relax the arteries and prevents blood from clotting and clumping.

healthfitnessrevolution.com/to-p-10-health-benefits-of-infrared-light-therapy/

Reconsidering Your Summer Travel Plans?

From the high cost of fuel, airline pilot shortages, and weather events like the Yellowstone Floods, there seems to be no end to the travel drama for the summer of 2022.

If you are rethinking your travel plans this season, you're not alone! After all, if the whole point of a vacation is to relaxation and recharging then the headlines of flight cancellations, chaos, and cost increases could discourage many from going through with the trips they have been looking forward to during the last couple years of pandemic restrictions.

While some may opt for re-tooling vacations to take advantage of a nearby destination, a little preparation can help you reach your destination by air.

Early departures are optimal: taking a flight that departs early in the day helps to avoid the cascading effect of delays and cancellations. Bad weather

is also more likely to affect later flights.

Plan for flexibility: Schedule flights and hotels so you arrive at least a day before important events like weddings or reunions, and have a backup plan for the day of flight. If



your flight is cancelled and you can't get on a flight the same day, it's worth asking for meal or hotel vouchers. Some airlines are allowing passengers to rebook without fees for non-peak periods.

Remember the reason you're in the airport in the first place is to enjoy the summer and to have some fun! Don't let the unexpected curveballs frustrate you but think of this challenging travel situation as an adventure. And remember, service employees don't set policy, so a letter or talk with management may better resolve your concerns.

cnn.com/2022/06/30/politics/summer-travel-what-matters/

Water Wise Plant Care



Drought conditions in many areas of the US this season can challenge the hardiest of landscapes and budgets. Timing and technique can improve the prospects for your yard and garden.

As the Summer moves from cool to sizzling, plants may need twice the frequency and volume of water that they did in Spring and Fall. Adjust sprinkler programs or your watering routine accordingly, factoring in the natural rainfall.

Mornings are the best time to run overhead sprinklers, as foliage will dry quickly in the daytime heat, which discourages fungal growth.

Focus evening watering toward the roots of plants, rather than leaves.

Annuals, including most food crops, along with first year perennials, shrubs, and trees, will need more frequent and deep watering.

Established perennials, shrubs, and trees can thrive with less frequent but deep watering.

thespruce.com/when-is-the-best-time-to-water-plants-4685297

Secrets to Sound Sleep

A growing body of research is supporting the importance of a good night's rest. Sleep helps boost your body's ability to heal and fight illness. It also helps your mind assimilate new information and process experiences.¹

Some conditions can interfere with sleep quality and even wake you up throughout the night. Chronic pain, sleep apnea, thyroid conditions, and high anxiety or stress may require treatment to help you make the most of your sleep.¹



What makes for the best sleep experience?

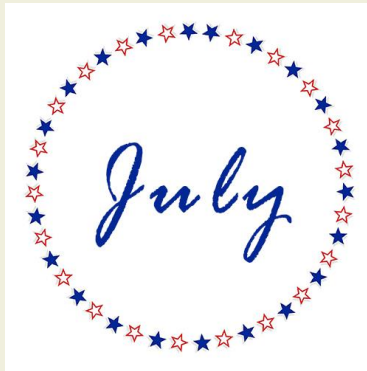
- Maintain a cool, quiet, dark environment for optimal sleep.¹
- Make sure you exercise well before you turn in, allowing at least 3 hours between your work out and bed time.¹
- Avoid caffeine, chocolate, sugar, and blue light from cell phones or computer screens for a couple hours before you turn in.^{1,2}
- Get some natural sunlight each day.²

Still having difficulty? Set a routine with cues like meditating or reading a book for 30 minutes before bed. Eat healthy high fat foods like walnuts, avocados, or whole fat milk. Try to stay calm; if you find yourself worrying about to do lists or other unresolved problems, spend some time writing about the situation and then set it aside for tomorrow.

¹ - health.clevelandclinic.org/sleep-and-health/

² - healthline.com/health/healthy-sleep/you-may-be-sabotaging-your-sleep-schedule#bed-habits

It Happened In ...



July 1, 1862 – President Abraham Lincoln signed the first income tax bill, levying a 3% income tax on incomes between \$600 and \$10,000 annually and a 5% tax on incomes above \$10,000.

July 6, 1885 – Louis Pasteur successfully inoculated a boy who had been bitten by a rabid dog against the rabies infection.

July 14, 1789 – The Bastille fell, marking the beginning of the French Revolution.

July 22, 1934 – Bank robber John Dillinger, the first criminal labeled by the FBI as "Public Enemy No. 1," was shot and killed by FBI agents as he left Chicago's Biograph Movie Theater

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

How Recessions Can Impact Retirement

A technical recession is defined as two consecutive quarters of negative GDP growth. The U.S. economy shrank 1.6% in the first quarter of 2022, and some preliminary analysis from the Atlanta Fed predict 1% contraction for Q2.

While the outlook is still being formed, contributing factors like unemployment rates and consumer spending are not sufficiently bleak to confirm a recession, but many experts consider it likely in 2023.¹

Those approaching and already in retirement may be adjusting their strategies in preparation for this scenario – low consumer confidence can decrease spending, leading to job losses and an overall decline in valuation of assets like stocks and homes. This can negatively impact those who lose jobs or asset value, creating less money to cover important costs, especially unplanned medical expenses and long term care needs.²

Strategies for weathering the storm of recession can include a variety of creative approaches. Staying flexible and focusing on the top

priorities such as quality of life can help stretch resources.

Reducing expenses can take some ingenuity and clear awareness of priorities – downsizing might be worth it if the move means there's no longer a mortgage, for example. Investing in a property like a duplex or a smaller home with a guest house that can provide rental income could add some rental income as well. Savings will remain a top priority in uncertain times.²



Some of us are well positioned to gradually reduce work obligations by transitioning to consulting or part time work. Remote work options may allow a move to a lower cost neighborhood.

1 - forbes.com/sites/jonathanponciano/2022/07/01/are-we-already-in-a-recession-yes-according-to-fed-indicator-with-excellent-track-record/

2 - wisebread.com/how-to-prepare-during-a-recession