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Managing Stealth Retirement Expenses

In 2017, the Society of Actuaries put together a survey of retirees, reporting unforeseen expenses that had hit them in retirement.

Nineteen percent of retirees said they experienced four or more financial surprises. Twenty-four percent of retired widows said that they had also been through these downfalls.

The top unexpected expenses included:

- Major home repairs or upgrades -28%
- Major dental expenses - 24%
- Significant out-of-pocket medical prescription bills - 20%
- Drop in value of home of 25% or more - 16%
- Illness or disability - 15%
- Running out of assets - 15%
- Sudden loss in total value of savings of 25% or more - 14%
- Going on Medicaid - 14%
- Family emergency - 9%
- Sudden loss in total value of savings of 10% or more - 9%

Shocks like long-term care, support of adult children, and divorce were the most troublesome to rebound from. Having adequate emergency funds always help. Those with

strategies in place for healthcare, including Medicare supplemental insurance, tended to reduce their overall health spending. They also tended to be in better fiscal health than those without.



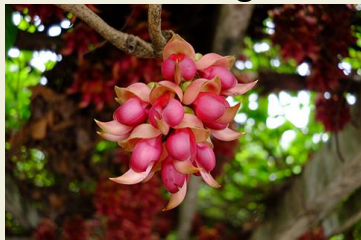
One method for covering long-term care is a life insurance policy with accelerated benefit riders. Retirees may still access the cash value in the policy to pay for expenses, and loved ones will also get the death benefit after they pass away.

Medicare Parts B and D coverage coupled with a supplemental plan may cover surprise medical bills.

Three in four experiencing major financial shocks have adjusted in spite of many of them suffering a loss of assets of 25% or more.

www.soa.org/globalassets/assets/files/resources/research-report/2018/risk-process-retirement.pdf

Mood-Boosting Herbs



These powerful, potent herbs are effective in treating mood issues including depression, anxiety, and symptoms of stress. They should not be taken with anti-depressant medications. Consult your doctor before taking mood-boosting herbs.

St. John's Wort is an increasingly popular depression remedy. It helps the body produce more serotonin naturally. St. John's Wort can be used to treat depression and help relieve Seasonal Affective Disorder.¹

5-HTP is the precursor to serotonin, a hormone that affects anxiety and depression levels. One source of 5-HTP is the Griffonia simplicifolia plant, a shrub that grows primarily in west and central Africa.¹

Velvet bean is a natural source of **L-dopa**, the precursor to dopamine, the happy hormone.²

1-medicalnewstoday.com/articles/314421#symptoms-of-depression

2-draxe.com/nutrition/mucuna-pruriens-velvet-bean

Soup Recipes from the Autumn Garden



Harvest Pumpkin Soup

2 tbsp unsalted butter
1 large potato, chopped
1 large onion
4 1/2 cups chicken broth
1 can pumpkin puree
Sea salt, to taste
Black pepper, to taste
1/4 tsp ground nutmeg
1/2 pint heavy cream OR full fat coconut milk/cream

Heat butter in a large saucepan on medium. Add onion and sauté until translucent. Add chicken broth and potato; bring to a boil. Simmer 10-12 minutes on low heat, or until potatoes become tender.

Stir in pumpkin puree and use an immersion blender or food processor to puree until it has a smooth consistency. Add spices and simmer 10 minutes on medium heat. Add cream and heat thoroughly before serving hot.²



1 - recipegirl.com/autumn-vegetable-soup

2 - countryliving.com/food-drinks/recipes/a4117/harvest-pumpkin-soup-recipe-clv1112

Autumn Vegetable Soup

1 tbsp extra virgin olive oil
1 c. onion, chopped
1 c. granny smith apple, peeled, cored, and chopped
1 c. turnip, peeled & chopped
1 c. butternut squash, peeled, seeded & chopped
1 c. carrot, coarsely chopped
1 c. sweet potato, chopped and peeled
5 c. vegetable chicken broth
1/4 c. maple syrup
1/8 tsp cayenne pepper
Sea salt, to taste 1

Heat olive oil in a large saucepan med heat. Sauté onion until translucent, add apple, turnip, sweet potato, squash, and carrot and sauté for 5 minutes.

Stir in broth and bring to a boil. Simmer 30 minutes or until the vegetables are tender, then allow the soup to cool slightly.

Puree the soup with a food processor or immersion blender until smooth. Add spices to taste. Serve hot.¹

Little Known Facts about the International Day of Peace



24 hours of peace -

The United Nations has designated September 21st a 24 hour period of cease-fire and non-violence around the globe. Countries at war or with problems of violence take this day as a time to reflect on global peace.

New but enduring day of observation - The International Day of Peace, also known as World Peace Day, has been celebrated since 1981, with 2020 as its 39th anniversary. The UN will be inviting millions of people to the UN75 celebration.

“Shaping Peace Together” - With this year’s coronavirus pandemic, the theme for this year is “Shaping Peace Together”, a message that conveys the solidarity and union of nations everywhere in the fight against COVID-19.

un.org/en/observances/international-day-peace

Caregivers Have the Experience to Age Alone with Grace

For individuals who have few or no immediate family members available to care for them once they reach an older age, aging can be a daunting process. Caregivers know what’s necessary when it comes to caring for aging adults, and can anticipate their emerging needs as they age. Previous caregiving experience is likely to have numerous benefits when it comes to planning and preparing, even without an immediate family support network available.

One of the most important aspects of aging alone gracefully is having a community. Reach out on social media to groups of other solo agers or find communities in the area. Contact friends or other close acquaintances to form a “calling tree” for support in case of emergency.

Caregivers already know some of the challenges ahead in the aging process:

- Create a solid plan and get legal documents in order well ahead of time.
- Find supportive resources for housing, transportation, and in-home services.

- Consider who will act legally on your behalf financially or for other reasons.

Having these things in order will help you feel more at ease as you age.

Be creative when it comes to establishing who can and will handle caregiving duties for you as you age. Having a caregiver, or even more than one caregiver, is essential.

Some elderly people choose to appoint friends or hire trusted caregivers from an agency, while other people create a kind of Board of Advisors made up of trusted individuals in their community. There are a variety of options, but as a caregiver, you’re more than equipped to handle these decisions!



guideposts.org/caregiving/family-caregiving/advice-for-caregivers/aging-alone-after-your-caregiving-journey-ends

It Happened In



September 2, 1945 –

Revolutionary leader and politician, Ho Chi Minh, proclaimed independence from France, establishing the Democratic Republic of Vietnam on this date. Now September 2nd is celebrated as Vietnam's Independence Day every year.

September 7, 1533 –

Queen Elizabeth I is born in Greenwich Palace to parents King Henry VIII and Anne Boleyn. She took the throne in 1558 and played a key role in transforming England into a world power and a center of religion.

September 16, 1620 –

The Mayflower ship departs from England. The ship arrived in Massachusetts in November, with its final destination of Plymouth being reached on December 26th. The 102 Pilgrims were among some of the first European settlers in the New World.

historyplace.com/specials/calendar/september.htm

Healing Properties of Himalayan Shilajit

Shilajit is a substance found high in the Himalayas that's composed of the remains of ancient plants and animals. Fulvic acids and humic acids are components contained in shilajit and the fulvic acids have profound effects on digestive health. In fact, one of the ways that shilajit is successfully used in ancient ayurvedic medicines is to stop internal bleeding from ulcers!¹

Fulvic acid contains many different nutrients, including trace minerals, prebiotics and probiotics, fatty acids, electrolytes, and more. There are also various other nutrients contained within shilajit itself. Nutrients that are contained within fulvic acid and shilajit substances tend to be more bioavailable, meaning that they are absorbed better into the body and produce more dramatic, beneficial results. In addition to helping the body absorb nutrients more effectively, shilajit can also aid in the detoxification process by removing toxins from cells. Shilajit is well known for its ability to detoxify the body of heavy metals like lead and mercury.^{1,2}

The humic acid present in shilajit makes it difficult for a virus to actually

infect cells. While your body may come into contact with coronavirus, it will be very difficult for the virus to "hang on" to cells if you are taking a good, pure shilajit supplement regularly. It can also treat other issues including viral infections, anemia, diabetes, oxygen deficiency syndromes, hormonal imbalances, and much more.^{1,2}

There are a few different ways to take shilajit. This substance usually comes in the form of mineral pitch (which easily dissolves in water) or a capsule pill, though there may be other less common options.

1 - alivenhealthy.com/2020/08/04/humic-extract-fulvic-acid-shilajit-alternative-treatment-for-major-diseases-like-hiv-cancer-coronavirus-and-herpes/

2 - medium.com/future-vision/why-you-need-fulvic-acid-in-your-diet-aaf281d656dc

