

NEWS You Can Use



Retire Village Volume 7, Issue 1, January 2019

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Happy New Year ★★

The new year brings a fresh start and endless possibilities.

Letting go of our past allows for a fresh look at the future and all of the potential it holds.

Now is the perfect time to plan your new beginning – use the following quotes as inspiration.

“Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending.” — **Carl Bard**

“There are two mistakes one can make along the road to truth... not going all the way, and not starting.” — **Buddha**

“Some of us think holding on makes us strong, but sometimes it is letting go.”— **Herman Hesse**

“A journey of a thousand miles begins with a single step.” — **Lao Tzu**

“There will come a time when you believe everything is finished; that will be the beginning.” — **Louis L’Amour**

“Change can be scary, but you know what’s scarier? Allowing fear to stop you from growing, evolving, and progressing.” — **Mandy Hale**



“Dreams are renewable. No matter what our age or condition, there are still untapped possibilities within us and new beauty waiting to be born.” — **Dale Turner**

“Don’t live the same year 75 times and call it a life.” — **Robin Sharma**

“Your present circumstances don’t determine where you can go. They merely determine where you start.” — **Nido Qubein**

everydaypowerblog.com/quotes-about-new-beginning/

3 Ways to Feel Better About Your Money in 2019



Break up your habits, even just for a little while. The point is to try something new in a playful, low-stakes way so that you can shake up your routine.

Make yourself an inspiration board. Dr. Brad Klontz with the Financial Psychology Institute and Creighton University Heider College of Business studied people in five different cities who created a visual representation of their top 3 financial goals and saw it many times a day. Participants who did this increased their savings rates by 73% on average.

Pair up with someone who's equally interested in getting their act together. A 2016 LearnVest survey showed 74 percent of respondents were more likely to stick to a financial resolution if they discussed it with others.

<https://www.thecut.com/2018/12/how-to-be-better-with-money-in-2019.html>

Citrus Themed Salads Add Zing to Winter Meals

In the midst of cold weather cooking, when rich meats, stews, and casseroles reign supreme, a dose of bright citrus is a welcome reprieve.

The cold season is prime harvest time for grapefruit, oranges, lemons and limes, which beautifully accent rich winter flavors.

Butter Lettuce Salad with Pistachios and Orange Crème Fraîche Dressing



Core 2 small heads butter lettuce and tear leaves into large pieces. Toss with ½ cup shelled & chopped pistachios, plus 2 navel oranges, peeled and segmented.

Dressing:
¼ cup orange juice
½ cup crème fraîche
¼ cup finely chopped chives, one third reserved for garnish.
Kosher salt and freshly ground black pepper, to taste

Pour dressing over salad and toss to combine. Garnish with remaining chives.

Kale and Pink Grapefruit Salad



1 pink grapefruit
2 tblsp extra-virgin olive oil
Kosher salt and freshly ground black pepper
8 cups thinly sliced kale (center ribs and stems removed)
1 avocado, halved, pitted, and sliced into ½ inch wedges

Working over a small bowl, cut membranes and pith from grapefruit segments. Squeeze juice from membranes into another small bowl; add any accumulated juices from bowl with segments (expect ¼ cup total). Whisk oil into juice, salt and pepper to taste.

Place kale in a large bowl and drizzle 3 Tbsp. dressing over. Toss to combine and let stand for 10 minutes while kale wilts slightly. Toss once more, then arrange grapefruit segments and avocado slices over kale. Drizzle with remaining dressing and serve.

1 - <https://www.saveur.com/article/Recipes/Butter-Lettuce-Salad-with-Pistachios-and-Orange-Creme-Fraiche-Dressing/>
2 - <https://www.bonappetit.com/recipe/kale-and-pink-grapefruit-salad>

Secrets to Thriving In Cold Weather



Learn How to Layer. A few layers are more effective than one single layer.

Base layer - thermal underwear

Insulating layer - a wool sweater or fleece

Shell layer - down jacket or waterproof soft shell.

Protect Your Extremities.

Your hands, feet, neck, ears and FACE must have the gear to cover them up.

Learn to Love Being

Outdoors. Have fun – build snow castles, snowboard, go skiing, snow shoeing, cross-country skiing, sledding, ice skating, or stomp around in the snow.

Be prepared, all the time.

25% of winter fatalities occur when folks are caught unprepared out in a storm. Stock your car with water, calorie-dense foods, warm blankets and dry clothes.

Stay Hydrated. Your body will tolerate the cold much better if food and water balance are maintained.

Improve Mental and Physical Health With Deep Breathing

When you're worried, upset, or anxious, your sympathetic nervous system initiates the fight or flight response - your heart starts to beat faster and faster, you can feel dizzy, and blood rushes toward your heart and your brain.

Once a necessary reaction to handle immediate danger like predators, modern humans experience nearly constant, low-level stress during day-to-day life, which causes a low-level activation of the stress response all the time. Deep-breathing turns on the vagus nerve enough that it acts as a brake on the stress response.

The vagus nerve, along with stimulating your body's relaxation response, can inhibit inflammation, slow down your heart, and even help you make memories. It's the longest and most complex of the cranial nerves, as it sends sensory fibers from your brain stem to all your visceral organs.

It can help quell anxiety, decrease blood pressure, and relax your brain waves. Per Elliott, some EEGs have actually shown that deep breathing can lead to an

which are typically present when you're feeling relaxed, like when you're meditating or even daydreaming. ¹

But deep breathing can do more than just stimulate the parasympathetic nervous system in the midst of a stressful moment; it can prevent your stress response from overacting in the first place. Putting aside two minutes, once or twice a day, to slow down your breath: In for four counts, out for eight counts or try Dr. Andrew Weil's popular method: Breathe in for four counts, hold for seven counts, and breathe out for eight counts.



The Vagus Nerve is also stimulated with exercise, yoga, laughter, singing, gargling, friendships, and cold. ²

1 - <https://www.thecut.com/2018/12/what-deep-breathing-does-to-your-body.html>

2 - <https://upliftconnect.com/12-ways-unlock-powers-vagus-nerve>

It Happened In ... JANUARY



January 4th 1790 – President George Washington delivered the first State of the Union address.

January 11th 1964 – The U.S. Surgeon General declared cigarettes may be hazardous to health, the first such official government report.

January 16th 1992 – The twelve-year civil war in El Salvador ended with the signing of a peace treaty in Mexico City, having claimed over 75,000 lives.

January 21st 1976 – The Concorde supersonic jet began passenger service with flights from London to Bahrain and Paris to Rio de Janeiro, cruising at twice the speed of sound (Mach 2) at an altitude up to 60,000 feet.

January 28th 1915 – The U.S. Coast Guard was created by an Act of Congress, combining the Life Saving Service and the Revenue Cutter Service.

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



A Bear Market Begins

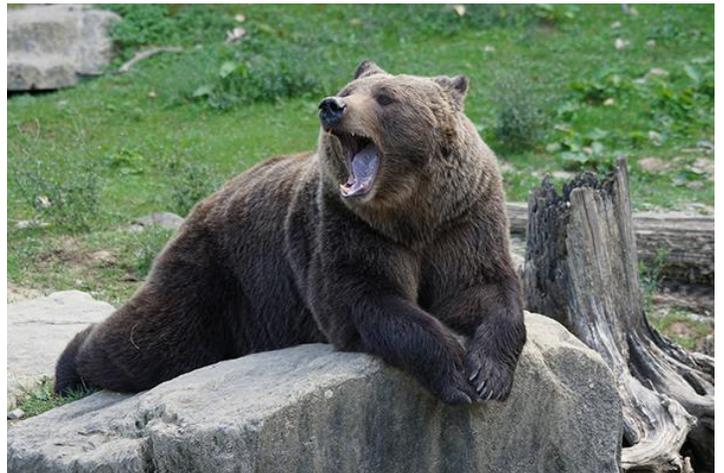
The longest bull market for stocks in modern U.S. history is basically at its end. The slide began in October and escalated in December.

Investors have been discouraged by a hawkish Federal Reserve, a U.S.-China trade war seemingly far from a truce, and a widespread perception that global growth is slowing. On Christmas Eve, the S&P 500, the most widely held U.S. stock index fell into Bear Market territory. A bear market is a 20 percent decline from the all-time high, which occurred in September. ¹

A bear market is a 20 percent decline from the all-time high, which occurred in September. The Nasdaq is already in a bear market and the Dow Jones industrial average is very close. ¹

Economic fundamentals are not giving red flags of a recession, which is usually a necessary condition for a full-

fledged bear market. This volatility appears in the midst of a very strong economy — the best in more than a decade. Growth may hit 3 percent this year, and the job market is the strongest since 2000, if not before. ^{1,2}



How long could this bear market last?

That is unknown, but if history is any guide, it could persist across 2019.

Examining the bear markets seen during 1946-2009, the average length was 13 months, with an average dip of 30.4% from an S&P 500 peak. ²

1- [washingtonpost.com/business/2018/12/24/trumps-white-house-tried-calm-markets-it-backfired](http://www.washingtonpost.com/business/2018/12/24/trumps-white-house-tried-calm-markets-it-backfired)

2 - [cnbc.com/2018/12/24/whats-a-bear-market-and-how-long-do-they-usually-last-.html](http://www.cnbc.com/2018/12/24/whats-a-bear-market-and-how-long-do-they-usually-last-.html)