

NEWS You Can Use

retirevo

Volume 9, Issue 2, February 2021

Inside This Issue:



Get a Jump on Your Garden This Year With Indoor Herbs and Sprouts 1

Castor Oil for Joint Pain 2

Valentine's Day + Chocolate = L.O.V.E. 2

Little Known Facts about Valentine's Day 3

COVID Vaccine Basics3

It Happened In February4

Index Annuity Myths and Facts4



Get a Jump on Your Garden This Year With Indoor Herbs and Sprouts

Ready to get outside and grow something but happen to be in one of the areas of the US where the snow is still flying? Get your green thumb back in action and reward yourself with fresh grown accents to your winter menu. Some herbs and sprouted greens can help you bridge the gap between the fall and spring growing seasons, adding light and life to your home environment.

Basil is one of the easiest herbs to grow indoors, providing you can give it enough light.

Unlike many other herbs, basil is a thirsty plant, so it survives indoors where many others fail due to over-watering. With Just four hours of light each day it will thrive. Supplementing window light with a daylight bulb, can keep your kitchen stocked all year round.¹



Microgreens are grown in soil and the leaves and tender stems are harvested. Because they have lost the ability to photosynthesize, these roots will die rather than putting up a new plant.

Sprouts are grown without the use of soil. You simply rinse and leave them to sprout without any growing medium. When you eat a sprout, you eat everything – root to leaves.



All you really need is a mason jar, though it can be very useful to have a round screen

to cover the top. A screen makes rinsing your seeds (which you need to do several times a day) much easier.

Popular options for sprouts or microgreens are radish, broccoli, pea, sunflower, and mung beans. Get started now and soon you can add to your favorite stir-fry, salads, sandwiches, and soups.

1- thespruce.com/grow-basil-indoors-1902741

2- diynatural.com/growing-sprouts/

Castor Oil for Joint Pain



Effective for both regular joint pain as well as for arthritis and related conditions, castor oil has been used for thousands of years as a treatment for inflammation, joint pain, and more. Made from the *Ricinus communis* plant seed, this oil must be cold pressed in order to be effective.

Take a small amount of castor oil into your hand and massage it onto the area(s) of your body where you are experiencing pain. Then, place a hot water bottle or heating pad on top of the area. The heat is essential for this treatment because it helps the castor oil be absorbed into the skin so that it may heal and rejuvenate your joints. Plus, the heat can be another way to reduce pain during healing...

If you have regular joint pain or arthritis, use castor oil twice a week (or more) to produce lasting results. Many people experienced diminished pain and increased mobility after establishing a regular castor oil application practice.

howtocure.com/castor-oil-for-arthritis

Valentine's Day + Chocolate = L.O.V.E.

Mexican Hot Chocolate

2 cups whole milk, macadamia nut, or coconut milk
2 tbsp raw cacao powder
1 tbsp honey
½ tsp vanilla
A pinch of sea salt
A pinch of cinnamon
A pinch of cayenne pepper

Combine all ingredients together in a small saucepan using a whisk until the mixture is smooth.

Heat the mixture on medium heat, whisking continually, until the milk comes to a simmer.

Add more honey if desired and serve hot.

fromscratchfast.com/hot-cacao

Chocolate Ganache Body Scrub

Give yourself or a loved one a homemade chocolate spa treatment this Valentine's Day - it will leave you feeling renewed and rejuvenated.

1 cup of brown sugar
1-2 tsp of cocoa powder (if you have a bar of organic or raw dark chocolate it also works, you just have to melt it)
1 cup of olive oil

Mix ingredients in a glass or plastic bowl; gently scrub on dry skin.

Rinse without soap so that you keep the antioxidants from the chocolate and the moisture of the olive oil on your skin.

foodnetwork.com/healthyeats/2012/02/chocolate-ganache-body-scrub



Little Known Facts about Valentine's Day



Valentine's Day Cards - The traditional Valentine's Day card has been tradition for almost 600 years and continues to be one of the most popular traditions today. In the United States alone, 144 million greeting cards are purchased and given every year on this holiday.

Red Roses - Roses are the classic symbol of love and a popular Valentine's Day gift. This tradition dates from the times of Ancient Greece when the flower was denoted as the symbolic flower of Aphrodite, the goddess of love and beauty.

Chocolate Makers - California is the American state with the highest number of chocolate producers and chocolate makers. In total, the state has 137 chocolate makers, meaning that it's highly likely that your Valentine's Day chocolates come from the west coast!

womansdav.com/relationships/a

COVID Vaccine Basics

Both Pfizer-BioNTech and Moderna vaccines have proven approximately 95% effective in clinical trials and are currently being distributed across the United States. A third vaccine, the NVX-CoV2373 vaccine from Novavax, is already in stage three of the clinical trials, in addition to a vaccine from Janssen and another from AstraZeneca.

Approximately 4.2 million Americans have been vaccinated for COVID-19 as of January 2nd 2021. The plan is for nearly 2 thirds of the US - 200 million people - to be vaccinated by end of summer 2021.

Americans age 65 and older, as well as individuals younger than 65 who have a high-risk health condition, are now eligible to receive the COVID vaccine in every state.

Both COVID vaccines currently available are administered in 2 stages. The federal government has requested that vaccine provider centers no longer hold back on the second dose of the vaccine.

Health care workers, frontline essential workers, nursing home residents and staff

members, as well as adults age 75 and older are prioritized to receive the COVID vaccine. Frontline workers include first responders, teachers, grocery store employees, postal and public transit workers.

Common side effects of both vaccines include pain at the injection site, fatigue, muscle pain, chills, fever, joint pain, and headaches.

All 21 people of the 1.8 million vaccinated who experienced anaphylaxis after receiving the vaccination recovered and had no further issues. Talk to your



doctor before getting the vaccine if you have a history of allergic reactions in response to vaccinations.

People with HIV, weakened immune systems, autoimmune conditions, and Bell's palsy should seek advice from their primary healthcare provider before receiving the vaccine. The research is limited or nonexistent at this time in regard to the safety of the vaccine for these individuals.

1 - aarp.org/health/conditions-treatments/info-2020/coronavirus-vaccine-research/

It Happened In



February 3, 1821 –

The first American female physician, Elizabeth Blackwell, is born near Bristol, England. She received her MD in 1849 from the Medical Institute of Geneva in New York and played a significant role in the medical community throughout her life.

February 11, 660 BC –

The first Japanese emperor, Jimmu, ascended to the throne on this historic date. It is celebrated throughout Japan as the date of the founding of the Japanese nation.

February 27, 1950 –

The 22nd Amendment to the US Constitution is ratified. This amendment limits presidents to no more than 2 terms or 10 years in office.

historyplace.com/specials/calendar/february.htm

Index Annuity Myths and Facts

Annuities may often be characterized as too expensive, too complicated, or poor performers by some who do not understand the wide variety of options available in the industry. Many types of annuities exist, so criticisms may only be true for specific annuity categories under certain circumstances. Investment vehicles are tools - effective in the right situation to achieve specific goals.

Index annuities are gaining interest - in 2019, total deferred annuity sales topped \$221 billion, including \$73.2 billion in fixed index annuities. This speaks to what index annuities offer: downside protection coupled with the potential for upside returns tied to various indices.

One common criticism of Annuities is simply that they are bad - but the fact is, annuities - even index annuities - are not a fit for every situation. Example: fixed index annuities may be too conservative for aggressive growth investors with a long time horizon before retirement (25 years or more) and can trade more risk to their principal for higher gains, with time to make up any losses.

Competing options are presented as performing as well as Index Annuities, but one main benefit of many index annuity programs is the ability to guarantee no loss of principal on the original invested amount. Other than cash, very few programs exist



that can do this. Providers can only achieve this security plus growth

effect through bulk options on indexes of various kinds as well as cash, at a scale that one investor would have difficulty matching.

Fee expense are always a concern; index annuities offer fairly low fees compared to managed asset services. While surrender penalties can be steep, most programs today offer the ability to remove 10% of the annual contract value yearly with no surrender charge or fee and any required minimum distributions (RMDs) for free as well, even if those RMDs should happen to exceed the 10% free withdrawal feature.

kiplinger.com/retirement/annuities/601969/myth-busters-examining-the-facts-about-index-annuities