

NEWS You Can Use

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The Origins of the Easter Bunny

The Easter bunny first arrived in America in the 1700s with German immigrants who settled in Pennsylvania and transported their tradition of an egg-laying hare called “Osterhase” or “Oschter Haws.” Their children made nests in which this creature could lay its colored eggs. ¹



Eggs are representative of new life, and it's believed that decorating eggs for Easter dates back to the 13th century. Hundreds of years ago, churches had their congregations abstain from eggs during Lent, allowing them to be consumed again on Easter. ²

The exact origins of the Easter bunny are clouded in mystery. One theory is that the symbol of the rabbit stems from pagan tradition, specifically the festival of Eostre—a goddess of fertility whose animal symbol was a bunny. Rabbits, known for their energetic breeding, have traditionally symbolized fertility. ²

Bunnies aren't the animal traditionally associated with Easter in every country. Some identify the holiday with other types of animals like foxes or cuckoo birds. ²

1 - <http://www.history.com/topics/holidays/easter-symbols>

2 - <http://time.com/3767518/easter-bunny-origins-history/>

How April Fool's Day Came To Be



One holiday origin theory marks the 1582 change between the Julian calendar to the Gregorian calendar in France. Those celebrating the “old” new year around April 1st, were ridiculed by people aware of the change.

Historians have linked April Fools' Day to festivals such as Hilaria, which was celebrated in ancient Rome at the end of March and involved people dressing up in disguises.

There's also speculation that April Fools' Day was tied to the vernal equinox, or first day of spring in the Northern Hemisphere, when Mother Nature fooled people with changing, unpredictable weather.

[history.com/topics/holidays/april-fools-day](https://www.history.com/topics/holidays/april-fools-day)

Benefits of Intermittent Fasting

Intermittent fasting is hardly a new concept. It's been a common human experience when food was scarce, and it even plays a central role in many major religions. Consider the Catholic tradition of Lent as well as the Muslim Ramadan.

Benefits

Intermittent fasting may benefit heart health, reduce inflammation, improve cell repair processes, and help burn fat.¹

Blood levels of insulin drop significantly which facilitates fat burning.

Blood levels of human growth hormone (HGH) may increase dramatically, which can facilitate fat burning and muscle gain.

The body induces cellular repair processes, removing waste material from cells.

There are beneficial changes in several genes and molecules related to longevity and protection against disease.

Most Common Methods

Alternate-Day Fasting involves eating normally, but healthfully, only every other day. Some eat no food at all on



fasting days while others eat a very small amount, typically around 500 calories.

The Warrior Diet entails eating only fruits and vegetables during the day and one large meal at night.

16/8 Fasting, or Time-Restricted Feeding limits eating to eight hours, most often by skipping breakfast and not eating anything after dinner.²

It's important to focus on consuming a nutrient-dense diet. Intermittent fasting should be viewed as a change in lifestyle. Be sure to fill your diet with healthy whole foods during the days that you do eat to squeeze as many nutrients as possible into your day. Otherwise, you risk slowing down your metabolism.²

1 - [healthline.com/nutrition/10-health-benefits-of-intermittent-fasting](https://www.healthline.com/nutrition/10-health-benefits-of-intermittent-fasting)

2 - [draxe.com/nutrition/intermittent-fasting-benefits](https://www.draxe.com/nutrition/intermittent-fasting-benefits)

What is Your Economic Anxiety Level?



A recent Mind over Money survey by Capital One and The Decision Lab shows that 77% of Americans report feeling anxious about their financial situation.

Additional findings:

- 58% feel that finances control their lives
- 52% have difficulty controlling their money-related worries

Americans are most worried about not having enough money to retire (68%), keeping up with the cost of living (56%) and managing debt (45%).

Financial stress reaches into many aspects of Americans' lives with respondents saying they feel fatigued (43%), find it difficult to concentrate at work (42%) and have trouble sleeping (41%). A quarter of respondents (25%) said financial stress affects their relationships.

Addressing this anxiety through Big Picture thinking switches the focus to goals and positive emotions, and sharing these goals can increase the feeling of support, reducing fears.

[cnbc.com/select/how-to-take-control-of-your-finances/](https://www.cnbc.com/select/how-to-take-control-of-your-finances/)

Addressing Debt to Protect Your Retirement Plans

US household debt surged by to a record \$16.90 trillion in the fourth quarter of 2022, the sharpest increase in two decades. This increase reflects the perfect storm of rising mortgage and credit card balances due to rising inflation and interest rates. Mortgage debt rose to \$11.92 trillion at the end of 2022 as the Federal Reserve pushed the average rate on a 30-year fixed mortgage briefly above 7%, a level not seen since 2001.¹

December 2022 Household Debt Levels: ²

Total Debt	16.90 Trillion
Student Loans	1.60 Trillion
Mortgages	11.92 Trillion
Credit Cards	0.99 Trillion
Car Loans	1.55 Trillion

Paying Down Debt In Retirement

Paying down debt while in retirement can be extremely

challenging, especially in an environment of increased consumer prices and rising interest rates, all on a fixed income. Even the record Social Security COLA increases do not reflect the true increases in consumer costs.



Retirees must be wary of high-interest debt, like credit card debt. WalletHub reports the average credit card interest rate offered in the U.S. in Q4 2022 was 21.6%, a jump from about 18% a year prior. Revolving debt's danger from compounding is even more extreme as interest rates continue to rise, so paying down credit card debt is critical in these times.

Payoff strategy depends on personal circumstances, but the approaches are simple:

Build adequate emergency cash so you don't need to reach for a credit card. Focus on highest interest rate debts and small balance debts that can be paid off quickly, freeing up more budget to address high rate debts. Debt consolidation under low

interest balance transfer incentives may be helpful, but only if your balance continues to be paid down over time.

1 - tradingeconomics.com/united-states/debt-balance-total

2 - tradingeconomics.com/united-states/debt-balance-auto-loans

3- forbes.com/advisor/retirement/how-to-pay-debt-in-retirement/

It Happened In ...



April



April 2nd 1513 –

The famous Spanish explorer Juan Ponce de Leon discovers Florida and claims the land for Spain after landing at St. Augustine.

April 8th 1913 –

The 17th Amendment to the U.S. Constitution was ratified allowing direct popular election of U.S. senators.

April 13, 1743 – Thomas Jefferson was born in Albermarle County, VA. This lawyer and architect wrote the U.S. Declaration of Independence and served as the 3rd U.S. President from 1801 to 1809. He died on July 4, 1826.

April 24, 1800 –

The Library of Congress was established in Washington, D.C. It is America's oldest federal cultural institution and the world's largest library.

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

The Importance of Life Insurance in an Uncertain Economy

Life insurance is the Swiss Army knife of retirement and estate planning: it can be used in multiple ways to meet a variety of financial goals. The flexibility of Life Insurance contracts can provide an extra level of protection from uncertainty and volatile times.

Protect your loved ones financially after you die.

The tax-free proceeds from a life insurance policy are quickly available to meet funeral and other final expenses, and help your loved ones adjust to life without your income.

Life insurance can be a crucial support for a widowed parent. It could provide the means to fund your child's education or allow your family to stay in their home after you die, ensuring that your family can thrive without you to provide for them.

Benefit your business.

A life insurance policy can facilitate business continuation and employee benefits. A buy-sell agreement funded with life insurance allows the surviving

business owners to buy out the interest of a deceased owner at a previously determined share value. Key-person insurance can also aid a business if a core employee passes away. These strategies can be funded with pre-tax dollars.

Build wealth.

The cash value of a permanent life insurance policy can grow tax-deferred during your lifetime. Furthermore, you may be able to take out a tax-free loan against the policy's cash value as long as you meet certain requirements.¹

A term life policy can be much less expensive than permanent



life, providing entry level coverage to suit a budget. Some term life policies can convert to permanent policies later, without re-qualifying.

¹ - investopedia.com/ask/answers/111714/what-are-tax-implications-life-insurance-policy-loan.asp