



Your Retirement

“News You Can Use”

Retire Village

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How Prepared Are You for a Disaster Like Harvey?

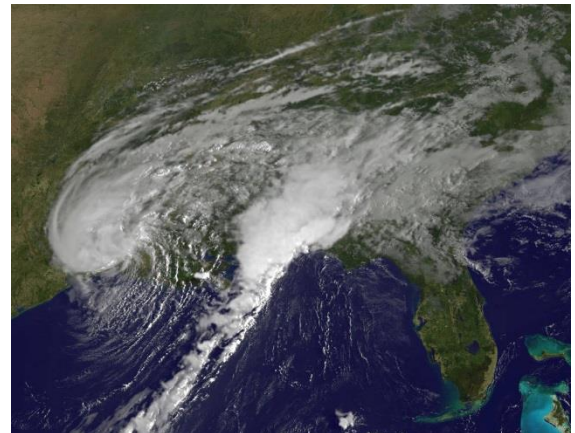
Hurricanes bring downpours, winds over 150 MPH, thunderstorms, and flash floods. The costliest hurricane in U.S. history was Katrina in 2005, with damages totaling more than \$100 billion. The deadliest hurricane to date hit Galveston island off the Texas coast in 1900 and killed at least 8,000 people. ¹

AccuWeather has raised its estimate of Hurricane Harvey’s costs to \$190 billion, exceeding totals of the economic impact of Katrina and Sandy combined. ²

Your area may not face hurricanes, but fire, flood, landslides, earthquakes, or other extreme events touch many communities. How prepared are you? Many checklists advise families make a relocation plan and maintain 3 days of emergency supplies, but disasters like Harvey require months to recover and local government

plans and policies are critical for preventing damage and successful rebuilding.

Many communities have proactive plans. The local water utility in Charlotte, NC, uses ratepayer funds to buy houses at the greatest risk of flooding, tear them down and turn the land into flood buffers. Fire-prone communities in Washington and Oregon require homebuilders to use less flammable materials. ³



NOAA’s GOES-East satellite provided a visible-light image of Tropical Storm Harvey on Wednesday, August 30, 2017 at 7:30 a.m. EDT (1230 UTC)

1 - <https://www.expertise.com/home-and-garden/home-preparation-for-natural-disasters>

2 - <http://www.washingtonexaminer.com/hurricane-harvey-more-costly-than-katrina-sandy-combined-estimate/article/2633072>

3 - <https://www.bloomberg.com/view/articles/2016-09-28/how-to-protect-against-natural-disasters>

Charity Begins With Research

We all want the time and money we donate to charity to change the world and improve lives, but examples abound of people like James Reynolds. His fake groups claiming to aid cancer patients used \$187 million in donations to pay for posh jobs for family and friends, jet-ski trips, and other luxury goods.¹



If your charitable giving is an investment in creating a better world, research your options and select the top performers.

The sites below offer tools for evaluating charities:

givewell.org
charitynavigator.org
guidestar.org

1 - <https://www.theatlantic.com/business/archive/2015/05/are-you-donating-to-charity-or-lining-someones-pockets/393725/>

Report scams to the National Center for Disaster Fraud hotline (866-720-5721).

Which Nut is Healthiest?

The Global Burden of Disease Study, analyzing causes of death in 50 countries from nearly 100,000 data sources found that not eating enough nuts and seeds was the

third-leading dietary risk factor for death and disability in the world.

Eating enough nuts and seeds is more likely to extend your life span than giving up processed meat consumption.

Not eating enough nuts and seeds may lead to the premature deaths of 15 times more people than all those who die from overdoses of heroin, crack cocaine, and all other illicit drugs combined.

PREDIMED randomized more than 7,000 men and women at high cardiovascular risk into different diet groups and followed them for years. One group received a free half-pound of nuts every week—the equivalent of eating about an extra half-ounce of nuts daily added to what they had been consuming before the study even started.



Without making major shifts in their diet, just the minor tweak of adding nuts appeared to cut stroke risk in half. Regardless of which group subjects had been assigned, those eating more nuts each day had a significantly lower risk of dying prematurely overall.

Your life span may be increased by two years just by eating about a quarter of a cup of nuts five or more days a week.

Which nut is healthiest?

Walnuts really do seem to take the lead. They have among the highest antioxidant and omega-3 levels, and beat out other nuts in vitro in terms of suppressing cancer cell growth.

<https://nutritionfacts.org/topics/nuts/>

Citrus Fruit Salad with Honey Mint Lime Dressing



Yields 6 servings

The citrus tones in this salad balance perfectly with the honey lime and mint dressing.

Ingredients

Dressing:

¼ cup honey

¼ cup fresh lime juice

2 tablespoons mint chopped

Salad:

2 navel oranges

1 white grapefruit

2 pink or red grapefruits

How To Make It

Cut and peel, removing white pith of oranges and grapefruits. Cut between membranes to release citrus segments and add all fruit to a large bowl. Prepare this a day ahead of time and refrigerate if needed.

In a medium bowl, whisk honey, lime juice and mint together. Pour honey mint dressing over prepared fruit and toss gently until evenly coated. Let citrus salad stand for about 15 minutes to allow flavors to blend.

Cover and refrigerate until chilled. Garnish with mint before serving.

<https://honey.com/recipe/citrus-fruit-salad-with-honey-mint-lime-syrup>

Are You at Risk From Ground-Level Ozone?

Ground Level Ozone forms when air pollutants emitted by sources such as cars, power plants, and chemical plants react chemically in the presence of sunlight.

People are more sensitive to ozone when they are active outdoors because ozone levels are higher outdoors. Also, physical activity causes faster and deeper breathing, drawing more ozone into the body.

People with lung diseases, such as asthma, chronic bronchitis, and emphysema will generally experience more serious health effects at lower ozone levels.

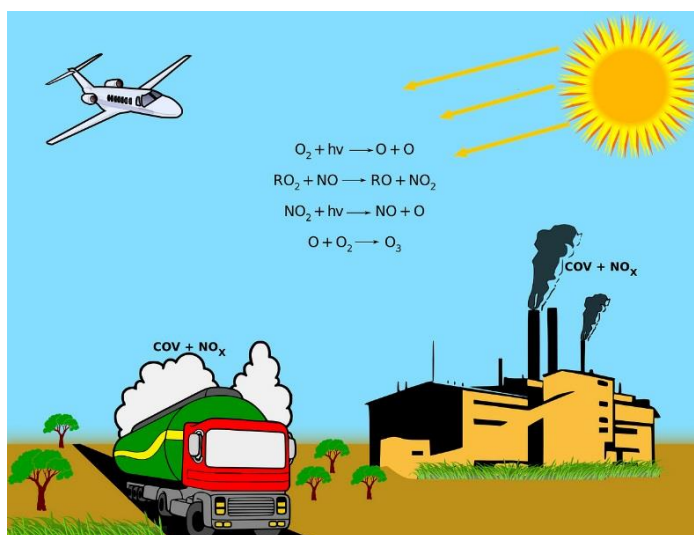
Active people of all ages who exercise or work vigorously outdoors have higher exposure to ozone than people who are less active.

Children are at higher risk because they play outdoors in summer when ozone levels are higher, and their lungs are still developing.

Hot, sunny weather and stagnant air can cause ozone to rise to unhealthy levels.

Check daily ozone forecasts and real-time ozone conditions for over 300 cities across the country at the AirNow Web site: airnow.gov.

You may also find air quality reported in your newspaper's weather section or on radio or television, particularly when conditions are unhealthy.



All of these sources use the Air Quality Index (or AQI) which is a color coded system that reports levels of ozone and other common pollutants in the air. Green is safe, while yellow, orange, and red indicate progressively unhealthy levels of overall air quality.

https://www.airnow.gov/index.cfm?action=ozone_health.index

It Happened In ...



September 3rd 1783 – John Adams, Ben Franklin and John Jay signed the Treaty of Paris, formally ending the American Revolutionary War between Britain and the United States.

September 8th 1883 – The Northern Pacific Railroad across the U.S. was completed.

September 19-20th 1985 – Earthquakes in Mexico City killed from 5,000 to 20,000 persons and left over 100,000 homeless. The quakes registered 8.1 and 7.5 (Richter) causing \$4 billion in damage.

September 25th 1690 – The first American newspaper, Publick Occurrences Both Foreign and Domestick, was published in Boston, Massachusetts. British authorities ordered its immediate suppression.

September 29th 1789 – Congress created the United States Army, consisting of 1,000 enlisted men and officers.

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

Wall Street Warnings: De-Risking May Be In Order

More investors are joining the cast of Wall Street veterans to Ray Dalio in warning that risky assets are overvalued.

HSBC Holdings, Citigroup and Morgan Stanley cite signals that global markets are in the last stage of their rallies before a downturn in the business cycle, including the breakdown of long-standing relationships between stocks, bonds and commodities as well as investors ignoring valuation fundamentals and data. It all means stock and credit markets are at risk of a painful drop.¹

In July 2017, Howard Marks, the co-chairman of Oaktree Capital Group, cautioned in a 22-page memo that markets have become heated and warns of risks in developing nations such as coups, institutionalized corruption, devaluation and debt repudiation.²

The founder of Bridgewater Associates, Ray Dalio, said Aug. 21 that he's tactically reducing risk as a surge in populism around the world has helped



intensify existing conflicts “to the point that fighting to the death is probably more likely than reconciliation.”²

Bank of America Merrill Lynch’s head of U.S. equity and quantitative strategy sees the fact that investors aren’t paying much attention to earnings as another sign that the global rally may soon run out of steam.³

Based on margin patterns going back to the 1950s, these and other indications suggest the United States economy is near the downward phase of classic late-cycle expansion.

1 - <http://www.msn.com/en-us/money/companies/wall-street-banks-warn-that-a-downturn-is-coming>

2 - <https://www.bloomberg.com/news/articles/2017-08-28/traders-ditch-risk-as-dalio-to-gundlach-warn-on-emerging-markets>

3 - <https://www.bloomberg.com/news/articles/2017-08-22/wall-street-banks-warn-winter-is-coming-as-business-cycle-peaks>