

NEWS You Can Use

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The Hunter's Moon is a common name for the full moon following the Harvest Moon, which is the full moon closest to the autumnal equinox.

In 2021, our Hunter's Moon will peak on October 20. In the Northern Hemisphere, the moon's narrowing orbital path means it will rise just as the sun is setting for several nights in a row, from around October 18 to 21.

All full moons rise near sunset, but the window is closest to sunset for several days in a row during the Hunter's Moon and Harvest Moon, making these full moons more prominent.

Their location near the horizon tricks our eyes into seeing rising full moons as unusually large. This is referred to as the "moon illusion."

Because we see them through the thicker atmosphere near the horizon, which scatters blue light but lets red light pass through, rising full moons have a pronounced orange color.

When the harvest was over, it was time to turn to hunting animals to build the supply of food for winter, a task made easier by the bright evenings of the Hunter's Moon.

earthsky.org/astronomy-essentials/everything-you-need-to-know-hunters-moon/

Honey Sweetened Caramels



Ingredients:

1/4 cup butter
1 cup heavy whipping cream
1 cup honey
1/2 cup sugar
1 teaspoon vanilla bean paste or vanilla extract

Optional: 1 cup chopped walnuts, sea salt

Line a 8-in. square pan with parchment paper.

In a large heavy saucepan, cook cream, honey, sugar and butter, stirring over medium-low heat. Use a pastry brush dipped in cold water to dissolve sugar crystals from the sides of the pan. Cook, stirring constantly, until a candy thermometer reads 255° (hard-ball stage).

Remove from heat. Stir in vanilla (and walnuts if desired). Pour into lined pan and salt if desired. Allow to set 5 hours or overnight.

Using parchment, lift candy out of pan. Cut into 1-inch squares. Wrap pieces in waxed paper; twist ends.

tasteofhome.com/recipes/honey-caramels

Improving Your Home's Security

Home improvement efforts are often focused on increasing comfort and value, but don't overlook security. Some quick and inexpensive steps that follow will result in a more secure home and peace of mind.

Keep Spare Keys in a Lock Box.

Clever thieves will search for hidden keys, and insurance companies may refuse to cover your losses without signs of forced entry. Use a combination lock box, secured to a fence post or your house in an inconspicuous spot. Be sure to use sturdy, No. 10 x 2-in., preferably stainless steel screws rather than lower grade ones provided by the manufacturer. A crook could pry off the box, take it home and patiently saw it open.

Protect Your

Mail. Unsecured mailboxes are easy targets which hold your checks, credit card offers, and personal information. Install a security mailbox which requires a key to open the box. Just screw it to the wall or post as you would a standard mailbox.

Don't Keep the Garage Opener in Your Car.

A thief who breaks into your car can easily open your garage if your remote is kept there. Even if your car is not in the driveway, your address is clearly displayed on the registration card in your glove box. Invest in a keychain remote instead, and keep it with you instead of in the car. Search online by typing in the brand of your opener, followed by "remote."

Strategize Your Home Security

Signs. Home security signs may make burglars think twice before picking your house to rob, but some thieves may know how to tamper with and disarm security systems, so signaling your specific company could backfire. Consider posting a sign for a different system than you are using, to trip up that confident criminal.



familyhandyman.com/list/inexpensive-ways-to-theft-proof-your-home

familyhandyman.com/list/everyday-things-that-pose-security-risks

A Brief History of Pumpkin Spice



Before popularization by Starbucks in 2003, pumpkin spice was generally recognized as a blend of cinnamon, nutmeg, ginger, allspice, and cloves used to flavor pumpkin pie

Spice manufacturing company Thompson & Taylor Spice Co came out with a version of Pumpkin Pie Spice in 1933, which included nine spices. Today, McCormick's, originally launched in 1934, includes cinnamon, ginger, nutmeg, and allspice, plus sulfiting agents.

Starbucks has popularized the flavor to with it's latte launch in 2003. In 2015 they started including real pumpkin in the drink.

foodandwine.com/lifestyle/pumpkin-spice-history

Forcing Bulbs for Winter Cheer

Forcing bulbs uses light and temperature control to fool bulbs into spring blooms in the depths of winter. This provides cheerful, fragrant flowers out of their natural season.

Buy bulbs that are specifically labelled as 'prepared' for forcing or chilled for several weeks, or place any ordinary outdoor bulb in a paper bag at the bottom of the fridge for four to six weeks before bringing them in somewhere warm (above 60°F). They will quickly emerge, thinking winter has turned to spring. Amaryllis needs no refrigeration.

Planting for Christmas blooms? Get started in late September through mid October.

Add a layer of horticultural grit or gravel in the base of the pot for

drainage and part-fill with compost.

Place the bulbs in the pot, close together but not touching. Hyacinths prefer a bit more space than other bulbs. Cover with compost until their tips are just below the soil surface.

Water thoroughly and place in a cool, dark place for three to four weeks and keep regularly moist. With Hyacinths, be careful not to over water or they will succumb to rot.

Once leaves have reached about 2 inches tall, bring the bulbs inside and place them in a warm, sunny place like a bright windowsill. They will flower around six weeks later, and blooms will extend in cooler areas, so keep them away from heat registers if possible.

Plant extra for gifts, for holiday decor, or plant some every two weeks to keep bulbs flowering right through to spring.

gardeningetc.com/advice/how-to-force-bulbs-indoors



It Happened In ...



October 1, 1908 – Henry Ford's Model T, designed as a "universal car" for the masses, first went on sale.

October 6, 1927 – New York box offices introduced the first "talkie" -- a feature-length film with spoken dialogue starring Al Jolson titled *The Jazz Singer*.

October 13, 1884 – Greenwich Mean Time (GMT) was established as the worldwide time standard, from which other times were calculated. In 1972 it was replaced by Coordinated Universal Time (UTC).

October 30, 1938 – In honor of Halloween, the *Mercury Theatre on the Air* radio program chose to dramatize H.G. Wells' *The War of the Worlds*. A series of mock "news flashes" performed by actor Orson Welles during the show panicked millions of listeners, who thought they were real.

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

The Costs of Delaying Retirement Savings

Those in the later stages of their career may be more focused on their kids' college expenses, helping their aging parents cover health care costs, or paying off debt rather than building their retirement nest egg. **But retirement can arrive sooner than anticipated, whether via a forced early retirement or a layoff that makes it hard to find another job.**

Paying off debts like mortgage before retiring can extend the mileage of retirement savings. However, delaying retirement savings efforts until later can create consequences:

Postponing retirement until later can alleviate cash shortfalls by continuing to earn, and in certain cases can also increase Social Security income. If your full retirement age is 67, you'll reduce your monthly Social Security income by around 13.3% if you start taking benefits at age 65.¹

Reduced income may require lifestyle changes, such as downsizing to a smaller home² or relocating to a lower cost region.³

Building savings early can reduce the need for such actions or being forced to

depend upon your loved ones or the state for support.

For example, investing \$5,500 annually in a Roth IRA beginning at age 25 and earning 7% in average annual interest allows forty years of accumulated value, totaling \$1,097,993 by retirement age of 65. Waiting to start saving at age 30, just 5 years later, results in a total of \$760,303 by age 65 - A decrease of \$337,690!

That is why it pays off to start saving as early as possible - now is always a better time to begin than later. If you are playing catch up, talking to a financial professional who can run some numbers may help to find the best strategy.



1. ssa.gov/oact/quickcalc/earlyretire.html

2. kiplinger.com/article/retirement/T065-C032-S014-is-downsizing-in-retirement-right-for-you.html

3. gobankingrates.com/retirement/planning/cheapest-places-retire