



Your Retirement

"News You Can Use"

Retire Village

Volume 5, Issue 7, July 2017

Inside This Issue:

Celebrating Independence Day
..... 1

Resources For Avoiding Consumer Fraud
..... 2

How Hot Does Your Car Get Inside?
.....2



Basil Mint Pesto
.....3

Plan Ahead To View The Great American Eclipse This Summer!
.....3

It Happened In July
.....4

7 Billion in Unclaimed Benefits – How to Find Out If You Are Owed
.....4



Our first Independence Day celebration was on the Fourth of July 1777 - a year after the signing of the Declaration of Independence.

Thirteen gunshots were fired in salute - one for each of the original American colonies. But the "Independence Day" name wasn't used until 1791.¹

Did you know ...? John Adams and Thomas Jefferson, the only two signatories of the Declaration of Independence to later become President, both died on July 4 1826 -

exactly fifty years after the declaration was signed.

Americans display their flags in parades and on front porches throughout the holiday. **Here are some flag facts to consider:**

- Betsy Ross is credited with the original design of the U.S. flag. The five pointed stars were a unique innovation that no country's flag before had depicted.
- The American flag has been changed 27 times.
- The red color of the stripes was meant to represent hardiness and valor. ²

1- <http://www.telegraph.co.uk/news/0/july-4th-2017-usa-denmark-celebrates-independence-day/>

2- <http://americanprofile.com/articles/u-s-flag-trivia-quiz-video/>

Resources for Avoiding Consumer Fraud

Identity theft has been the No. 1 complaint from consumers for 15 straight years, according to the FTC. Other categories for fraud include Medicare, Social Security, healthcare, income tax, insurance and credit cards.



Protect yourself – review the information available on these websites:

Consumer Action provides guides devoted to a host of consumer fraud topics: consumer-action.org

Consumer Federation of America serves up tips to avoid scams, rip-offs and fraud. consumerfed.org

The **Federal Trade Commission** offers information on identity theft, Internet fraud and safeguarding personal data on computers: ftc.gov

The **National Consumers League** features protection advice in a wide range of consumer fraud areas: fraud.org

How Hot Does Your Car Get Inside?

Even on a relatively cool day, the temperature inside a parked car can quickly spike to life-threatening levels if the sun is out, researchers at the Stanford University School of Medicine have found.¹

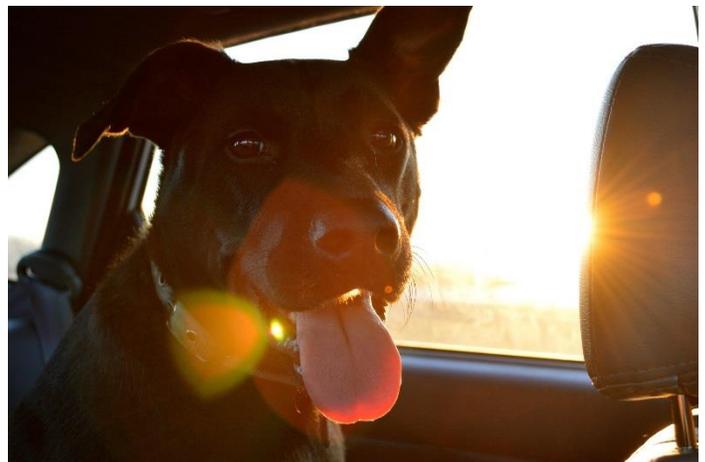
A car's interior can heat up by an average of 40 degrees Fahrenheit within an hour, regardless of ambient temperature. And in terms of heat-rise over time, it makes very little difference whether a car's windows are closed or partially open. This means that even in cool weather, a car's interior can be dangerously hot for pets or children left inside, and opening the windows slightly will not cool things down enough prevent harm.

Eighty percent of the temperature rise occurs within the first half-hour. At 70 degrees on a sunny day, after a half hour, the temperature inside a car is 104 degrees. After an hour, it can reach 113 degrees.²

A cars is a greenhouse on wheels. Other than the roof and support pillars, the top half of a car's passenger

compartment is mostly made of glass - light enters and is absorbed by the seats and dash turning it into heat. Heat does not easily pass back through glass, so it is trapped inside the car. A typical car A/C is about as powerful as the units used to keep a small house or apartment cool.³

Danger of heat stroke occurs when the heat index is 90 degrees or above, so even in mild temperatures a vehicle interior is perilously high. Individuals who are over exposed to heat should avoid overexertion and drink plenty of water - a quart per hour. Having heat exhaustion or heat stroke increases sensitivity to hot conditions for about a week afterwards.⁴



1 - <https://med.stanford.edu/news/all-news/2005/07/parked-cars-get-dangerously-hot-even-on-cool-days-stanford-study-finds.html>

2 - <http://heatkills.org/how-hot/>

3 - <http://acprocold.com/blog/hot-car-get/>

4 - <http://www.news-medical.net/news/20090805/Tips-to-avoid-heat-stroke.aspx>

Basil Mint Pesto



Yields 2½ cups

Mint is surprisingly easy to grow, and provides many health benefits. Make use of your garden mint in this easy pesto recipe:

Ingredients

¼ cup walnut halves
1½ cups basil leaves
1½ cup fresh mint leaves
¼ cup olive oil
¼ cup sunflower seeds
2 cloves garlic
2 teaspoons lemon juice
¼ teaspoon salt

How To Make It

Toast the walnuts in the oven or a skillet for 5-10 minutes, turning occasionally.

Combine the basil, mint and oil in a blender until smooth.

Add the toasted walnuts, sunflower seeds, lemon juice, salt and garlic and blend until pureed.

Uses

Toss with pasta or spread on thin slices of bread topped with tomatoes and grill for fabulous crostini. You can also mix with cucumbers, tomatoes, and onions for a refreshing summer salad.

<https://www.meghantelpner.com/blog/10-amazing-things-you-can-do-with-mint/>

Plan Ahead To View The Great American Eclipse This Summer!

For the first time in 26 years, a total solar eclipse will occur across our country, with a viewing path extending from Oregon to South Carolina.

On August 21, 2017 in Newport, Oregon, the moon's

REMEMBER: Looking directly at the sun, even when it is partially covered by the moon, can cause serious eye damage or blindness. **NEVER** look at a partial solar eclipse without proper eye protection.



shadow will cover the sun and plunge the landscape into darkness for a full minute and fifty seconds of totality at about 10:15 in the morning.

The so-called Great American Total Solar Eclipse will darken skies all the way from Oregon to South Carolina, along a stretch of land about 70 miles (113 kilometers) wide. During totality, the area inside the moon's shadow is cloaked in twilight. Just before and just after totality, observers can see this cloak of darkness moving toward them across the landscape, and then moving away. ¹

The full eclipse shadow will visit five state capitals:

- Salem, Oregon around 10:17 am
- Lincoln, Nebraska around 1:02 pm
- Jefferson City, Kansas around 1:14 pm
- Nashville, Tennessee around 1:27pm
- Columbia, South Carolina, around 2:41pm ²

¹ - <https://www.space.com/33797-total-solar-eclipse-2017-guide.html>

² - http://www.eclipse2017.org/2017/path_through_the_US.htm

It Happened In ...

JULY

July 1st 1862 –

President Abraham Lincoln signed the first income tax bill, levying a 3% income tax on annual incomes of \$600-\$10,000 and a 5% tax on incomes over \$10,000. Also on this day, the Bureau of Internal Revenue was established by an Act of Congress.

July 8th 1776 –

The first public reading of the Declaration of Independence occurred as Colonel John Nixon read it to an assembled crowd in Philadelphia.

July 16th 1969 –

The Apollo 11 Lunar landing mission began with a liftoff from Kennedy Space Center at 9:37 a.m.

July 24th 1898 –

American pilot Amelia Earhart was born in Atchison, Kansas. She was the first woman to fly solo across the Atlantic and perished in flight from New Guinea to Howland Island over the Pacific Ocean on July 3, 1937.

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

7 Billion in Unclaimed Benefits – How to Find Out If You Are Owed

Many people are owed money from forgotten bank accounts, all types of refunds, or inheritances.

There are billions of dollars in unclaimed property held by State Treasurers, and a big chunk of that property, is money from things like life insurance policies and annuities. About twenty percent of the insurance policies name "the estate" as the beneficiary rather than a specific person, and family members may not be aware of the policies or simply lost track of them. Insurance companies may not have enough information to find beneficiaries. The money may eventually be sent to a State Treasury Department unclaimed. ¹

Over 20 states now have laws forcing insurance companies to match names of policy holders with the Social Security death registry every three years.

Make sure relatives know about policies, put important papers in a safe deposit box, or



with your lawyer where they will be easy to find. Check **MissingMoney.com** and the following sites for possible unclaimed money: ²

Life Insurance Policies
<http://www.policylocator.com>

FHA
<http://www.hud.gov/offices/hsg/comp/-refunds/>

Treasury Bonds
<http://www.treasuryhunt.gov>

IRS Unclaimed Refunds
<http://www.irs.gov/Refunds>

Unclaimed Retirement Benefits
<https://www.unclaimedretirementbenefits.com>

¹ - <http://abc3340.com/news/fighting-for-you/7-billion-in-unclaimed-benefitsnow-easier-to-track-down>

² - <http://zodipublishing.com/unclaimed-money-58-billion-is-waiting-for-its-rightful-owners/>