

# food for thought...

## Healthy Living Tips - 7 Health Benefits of Pumpkins

### • Pumpkins Keep Eyesight Sharp

A cup of cooked, mashed pumpkin contains more than 200 percent of your recommended daily intake of vitamin A, which aids vision, particularly in dim light, according to the National Institutes of Health.

### • Pumpkins Aid Weight Loss

Pumpkin is an often-overlooked source of fiber, but with three grams per one-cup serving and only 49 calories, it can keep you feeling full for longer on fewer calories.

### • Pumpkin Seeds Can Help Your Heart

Nuts and seeds, including those of pumpkins, are naturally rich in certain plant-based chemicals called phytosterols that have been shown in studies to reduce LDL or "bad" cholesterol.

### • Pumpkins May Reduce Cancer Risk

Like their orange comrades the sweet potato, the carrot and the butternut squash (to name a few), pumpkins boast the antioxidant beta-carotene, which may play a role in cancer prevention, according to the National Cancer Institute.

### • Pumpkins Protect The Skin

The same free-radical-neutralizing powers of the carotenoids in pumpkin that may keep cancer cells at bay can also help keep the skin wrinkle-free, Health magazine reported.

### • Pumpkin Seeds Can Boost Your Mood

Pumpkin seeds are rich in the amino acid tryptophan, which is important in production of serotonin, one of the major players when it comes to our mood, WebMD reports. A handful of roasted pumpkin seeds may help your outlook stay bright.

### • Pumpkin Seeds Can Help After A Hard Workout

A cup of cooked pumpkin has more of the refueling nutrient potassium, with 564 milligrams to a banana's 422. A little extra potassium helps restore the body's balance of electrolytes after a heavy workout and keeps muscles functioning at their best.



### Upcoming Events

#### "Maximize Your Social Security Benefits"

Seminar

Date/Time:

TBD

Location:

TBD

Check our website for updates.

Pumpkin Roll Recipe Inside!

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"Helping You With Everything Retirement"



## October 2013

# Retirement Focus

### A Monthly Insight Into Your Finances

### Monthly Health Topic >>>

#### Flu Vaccine? Who? You.

WebMD Feature by Jeanie Lerche Davis

*As temperatures get chillier and people spend more time indoors, flu season sneaks in. Because the flu virus can infect the lungs, it can cause a serious complication like pneumonia -- which can require hospitalization, and even lead to death. That's why certain people must get a flu shot.*

*October or November is the best time to get vaccinated, but you can still get vaccinated in December or later. Flu season can start as early as October and last as late as May.*

*If you live with or care for a child under 2 years old, you are in a priority group for flu shots.*

*There are two types of flu vaccines: flu shots and nasal sprays. The flu shot vaccine is recommended for:*

- Children aged 6 months to 19 years.
- Pregnant women.
- People age 50 and older.
- People of any age with chronic medical conditions such as asthma.
- People living in nursing homes or other long-term care facilities.

*Others who could get Flu Mist nasal spray include healthy people 2-49 years old who are not pregnant.*

*Also, protect yourself and your child from catching or spreading viruses:*

- Cover your nose and mouth with a tissue when you sneeze or cough. Throw it away afterward.
- Wash your hands frequently with soap and water -- especially important after you cough or sneeze on them. Use an alcohol-based hand cleaner if necessary.
- Keep you and your baby away from people who are coughing or sneezing.
- Try not to touch your eyes, nose, or mouth -- since that's how germs are spread.

### Financial Tips For Unmarried Couples



If you are in a long-term, committed relationship, you have many of the same financial concerns as married couples. However, you lack many of the legal protections and advantages that married couples enjoy. Here are some tips that can help you and your partner stay on the road to financial security.

#### Talk about your finances

One of the first financial decisions you'll have to make as an unmarried couple is whether you should handle your finances separately or together. Sit down with your partner and discuss each other's financial values, priorities and goals. Being open and honest now will help you and your partner avoid the arguments about money that plague most couples, married or unmarried.

How will you handle household expenses: separately or jointly? If you prefer a simple financial arrangement and want to avoid some of the liability associated with joint accounts, you can keep your finances separate. One of you pays the bills and collects money from the other, or you each pay for certain things separately. However, for the sake of convenience, many unmarried couples opt to pay household expenses together, as most married couples do. Keep in mind that if you do open a joint checking account, you'll each be responsible for all checks drawn (or overdrawn) on the account.

What about the rest of your income and other personal expenses? Will you pool all of your finances or keep some income separate for your personal use? Even if you decide to pay your bills together from a joint checking account, you can always keep separate accounts for personal expenses.

#### Plan for retirement

As an unmarried couple, you and your partner don't have to give up on planning for retirement together, but it may be harder for you than for married couples. Neither partner will be eligible for spousal benefits from two key sources of retirement income: Social Security and defined benefit pension plans (i.e., traditional pension plans).

However, if you're a little creative, there are other ways that you can provide an adequate living for your partner in retirement:

- Designate your partner as the beneficiary of your retirement plan (e.g., 401(k)s, 403(b)s), if permitted, and of your IRAs.
- Increase your savings now to replace the spousal benefits your partner won't receive from Social Security and your defined benefit pension plan.
- Consider using life insurance to fund your partner's retirement. As long as you can prove that you have an insurable interest, you can purchase an individual policy that names your partner as the beneficiary.

Before you jump into planning jointly for retirement, however, consider all of the possibilities. Although it may seem unlikely now, your relationship could end before you retire, leaving one or both of you with inadequate retirement income. In some cases, it may be wiser for each of you to plan for retirement on your own, even if you plan on being together forever.

#### Make estate planning a priority

Proper estate planning is essential for unmarried couples. The laws that protect married couples don't apply to you. Without proper protection, your surviving partner could be ordered out of a house that you share, and your next of kin could dispose of your estate however they choose. Your partner could also be left out of financial and medical decisions if you become seriously ill or incapacitated. You owe it to yourself and your partner to ensure that your estate will be handled according to your wishes. Here are some ideas to consider:

- Consult an experienced estate planning attorney to help you protect your assets, your partner and your family.
- Prepare a durable power of attorney for health care and finances, and name your partner as your representative.
- Execute a will if you want to leave certain property to your partner. Without it, he or she has no legal right to inherit your estate.
- Sign a domestic partner agreement. It won't replace your will, but it can support your will and your partner's right to jointly held property by stating your wishes and intentions.

## Insurance Needs in Retirement



Your goals and priorities will probably change as you plan to retire. Along with them, your insurance needs may change as well. Retirement is typically a good time to review the different parts of your insurance program and make any changes that might be needed.

#### Stay well with good health insurance

After you retire, you'll probably focus more on your health than ever before. Staying healthy is your goal. That may require more visits to the doctor for preventive tests and routine checkups. There's also a chance that your health will decline as you grow older, increasing your need for costly prescription drugs and medical treatments. All of this can add up to substantial medical bills after you've left the workforce (and probably lost your employer's health benefits). You need health insurance that meets both your needs and your budget.

Fortunately, you'll get some help from Uncle Sam. You typically become eligible for Medicare coverage at the same time you become eligible for Social Security retirement benefits. Premium-free Medicare Part A covers inpatient hospital care, while Medicare Part B (for which you'll pay a premium) covers physician care, laboratory tests, physical therapy, and other medical expenses. But don't expect Medicare to cover everything after you retire. For instance, you'll have to pay a large deductible and make co-payments for certain types of care. Medicare prescription drug coverage is only available through a managed care plan (a Medicare Advantage plan), or through a Medicare prescription drug plan offered by a private company or insurer (premiums apply).

To supplement Medicare, you may want to purchase a Medigap policy. These policies are specifically designed to fill the holes in Medicare's coverage. Though Medigap policies are sold by private insurance companies, they're regulated by the federal government. There are 12 standard Medigap plans, but not all of them are offered in every state. All of these plans provide certain core benefits, and all but one offer combinations of additional benefits. Be sure to look at both cost and benefits when choosing a plan.

What if you're retiring early and won't be eligible for Medicare for a number of years? If you're lucky, your employer may give you a retirement package that includes health benefits at least until Medicare kicks in. If not, you may be able to continue your employer's coverage at your own expense through COBRA. But this is only a short-term solution, because COBRA coverage typically lasts only 18 months. Another option is to buy an individual policy, though you may not be insurable if you're in poor health. Even if you are insurable, the coverage may be very expensive. You should be prepared in case you do need long-term care at some point.

Unfortunately, Medicare provides very limited coverage for long-term care. You may be covered for a short-term nursing home stay immediately following hospitalization, but that's about it. Other government and military-sponsored programs may help foot the bill, but generally only if you meet strict eligibility requirements. For example, Medicaid requires that you exhaust most of your assets before you can qualify for long-term care benefits. Even a good private health insurance policy will not offer much coverage for long-term care. But most long-term care insurance (LTCI) policies will.

LTCI is sold by private insurance companies and typically covers skilled, intermediate and custodial care in a nursing home. Most policies also cover home care services and care in a community-based setting (e.g., an assisted-living facility). This type of insurance can be a cost-effective way to protect yourself against long-term care costs--the key is to buy a policy when you're still relatively young (most companies won't sell you a policy if you're under age 40). If you wait until you're older or ill, LTCI may be unavailable or much more expensive.

## Halloween Safety Tips for Seniors

By Becky Miller



Halloween can be a fun time! Children are dressed as their favorite character and running around the neighborhood with smiles on their faces, collecting candy; lots of fun for kids, but possibly a scary time for seniors who live alone. Small children trick-or-treating with their parents are not scary, but a group of mischievous teens or burglars who take advantage of the home accessibility of the evening can be worrisome. Here are a few tips for seniors to help you enjoy the fun of the holiday while staying safe:

1. Have a younger friend or relative come over to your home to help you pass out treats. This shows that there is more than one person home and you're not a helpless victim.
2. Go to a neighbor's or family member's house to pass out candy. Post a note on your front fence stating that "candy for this house will be passed out at 1000 Main Street" or you can just give a bag of candy to your neighbor to pass out in your name.
3. Keep the chain locked on your door. The opening is large enough to pass through candy but will not give people direct access to your home.
4. Do not let anyone you don't know into your home to use the bathroom or phone, no matter how cute their little one is. Point them to a public restroom or to a neighbor's house where you know more than one adult is home.
5. Keep your interior and exterior lights lit. This provides protection against burglars or vandals that may take advantage of the dark house.

Halloween can be spooky and fun but make sure to keep yourself safe and enjoy the holiday, especially all those super cute kids in costumes.

## Pumpkin Roll Recipe



#### Cake:

- 3/4 cup all purpose flour
- 1/2 tsp baking powder
- 1/2 tsp baking soda
- 1 tsp cinnamon
- 1/4 tsp ground cloves
- 1/4 tsp ground ginger
- 1/4 tsp ground nutmeg
- 1/4 tsp salt
- 3 eggs
- 1 cup sugar
- 2/3 cup pumpkin puree

#### Filling:

- 8 oz cream cheese, softened
- 6 Tbsp unsalted butter, softened
- 2 Tbsp maple syrup
- 1 tsp vanilla extract
- 1 cup powdered sugar (plus more for towel and dusting)

#### Cake Directions:

Preheat oven to 375 degrees. Spray a 10" x 15" jellyroll pan with baking spray and line with parchment paper, spray parchment paper as well. (The parchment paper is just extra insurance that your cake will come out of the pan cleanly.)

Combine flour, baking powder, baking soda and spices in a large mixing bowl and whisk to fluff and incorporate. Beat eggs and sugar in a mixing bowl until thick and creamy. Add pumpkin puree and beat well. Add flour mixture and beat on low speed until incorporated. Spread evenly into prepared pan. Bake 11-15 minutes, rotating halfway through to ensure your oven cooks evenly. The cake should spring back when lightly touched.

Prepare kitchen towel by sprinkling with about 1/4 cup powdered sugar in a thin layer. Loosen cake from pan by running a knife around the edges. Carefully flip cake onto towel and peel off parchment paper. Gently roll cake and towel up together and transfer to a wire rack to cool. Let cool completely before assembling.

#### Filling Directions:

Beat together cream cheese and butter about 2-3 minutes until smooth. Add syrup and vanilla and beat until combined. Add powdered sugar and beat on low speed until combined, increase speed to medium high and whip until light and fluffy. Set aside until cake is cooled.

To assemble, carefully unroll cake. Quickly spread a thin layer of filling evenly over the cake and re-roll cake without towel. Wrap cake in a double layer of plastic wrap and refrigerate for at least an hour. Dust with powdered sugar just before serving.



## Useful Links

[www.instructables.com](http://www.instructables.com) - Learn how to make anything from a corsage to a catapult

[www.lifehacker.com](http://www.lifehacker.com) - Tips, tricks, and downloads for getting things done

