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# TRT PLANNING

*Helping Clients Enjoy a  
 Safe and Secure Retirement*

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## 3 Positive Indicators for Early Retirement

Early retirement is a dream for many, especially as retirement age draws closer. Early retirement requires planning, but can come with many benefits. Here are some indicators that it might make sense to retire early:

**Your "nest egg" is substantial.**  
 A substantial nest egg means that you'll have plenty of funds to continue with your current lifestyle for many years into the future. While most Americans have less than \$125,000 saved by the time they hit 50 to 55 years of age, at the average 4% withdrawal rate, this is only \$5,000 per year and hardly enough to survive or thrive on. Those who have saved enough to withdraw 4% per year and live comfortably for 30 to 40 years, may be able to enjoy an early retirement!



**It's still possible to earn.**  
 Without a lot of retirement savings, it's still possible to continue earning after retirement. Lots of retirees spend their retirement practicing a hobby business or

profession. Working online or starting a small business may be an excellent way to stay active in retirement. Although retirement is often classified as a time when people "stop working", many retirees choose to explore passions and interests that involve business and money-making ventures in their free time.

**Health-related benefits.**  
 Working a sedentary, repetitive job for years can take a toll on your long-term health; staying at a job that is high-stress or not engaging enough can lead to high blood pressure, weight gain, and diminished mental performance, over time. In contrast, retiring early and taking up a so-called "passion project" or an enjoyable hobby, especially if it generates revenue, can lead to improved mental

functioning, better moods, and generally better physical health. This type of retirement could ultimately save you money and lead to a longer life.

[money.cnn.com/2018/09/26/pf/retire-as-early-as-you-can/index.html](https://money.cnn.com/2018/09/26/pf/retire-as-early-as-you-can/index.html)

### 3 Signs Of Magnesium Deficiency



Vitamin and mineral deficiencies are relatively common, and can impact diseases and ailments. Magnesium is an essential nutrient, so magnesium deficiencies can contribute to health issues over time.

#### Cardiovascular issues:

The heart and blood vessels require magnesium, and without it, cardiovascular problems like heart attacks, stroke, diabetes, and arrhythmias can occur.<sup>1</sup>

#### Muscle cramps / spasms:

Muscle-related issues can occur with magnesium deficiency. If you experience muscle twitching or cramping more than one time per week, you may be lacking magnesium.<sup>2</sup>

#### Depression / anxiety:

While depression and anxiety can be caused by many things, taking magnesium supplements can positively affect people who experience deficiency-related depression or anxiety.<sup>1</sup>

1 - [openheart.bmj.com/content/5/2/e000775](http://openheart.bmj.com/content/5/2/e000775)

2 - [healthline.com/nutrition/magnesium-deficiency-symptoms#section2](http://healthline.com/nutrition/magnesium-deficiency-symptoms#section2)

## Two "Taste of Spring" Salad Recipes

### Strawberry Spinach Salad

1 bunch fresh spinach, thickly chopped  
 1 cup fresh strawberries, sliced  
 ½ cup Gorgonzola cheese, crumbled  
 ½ cup raw pecans  
 ¼ cup balsamic vinegar  
 2 tbsp honey  
 ½ cup olive oil  
 Salt &  
 Pepper to taste



Mix together spinach, strawberries, pecans, and Gorgonzola cheese together in a large bowl. Toss well.

In a separate, smaller bowl, combine the balsamic vinegar and honey. While whisking continuously, pour in the olive oil and then add in the salt and pepper to taste.

Right before serving the salad, drizzle the dressing over the top and then lightly toss.<sup>1</sup>



### Roasted Beet & Dandelion Greens Salad

2 ½ pounds small beets, trimmed & scrubbed  
 ¼ cup extra virgin olive oil

¼ cup dandelion greens, thick stems removed  
 Coarse salt  
 2 tsp cumin seeds  
 Flaky sea salt

Preheat oven to 400 degrees. Line a baking sheet with aluminum foil. Place beets on foil, drizzle with olive oil and sprinkle coarse salt on the beets. Wrap beets in the aluminum foil to create a cooking "pouch".

Roast beets for 45 min. or until they can easily be pierced with a skewer. Remove from oven, open pouch. Once cooled, quarter and remove the skins.



Mix dandelion greens and beets in a large bowl. Add three Tbsp. oil to cumin seeds in skillet on medium heat until seeds crackle, then pour skillet contents over the greens and beets. Sprinkle with flaky sea salt and toss lightly before serving.<sup>2</sup>

1 - [allrecipes.com/recipe/214901/strawberry-and-spinach-salad-with-honey-balsamic-vinaigrette](http://allrecipes.com/recipe/214901/strawberry-and-spinach-salad-with-honey-balsamic-vinaigrette)

2 - [marthastewart.com/1055155/roasted-beet-and-dandelion-greens-salad](http://marthastewart.com/1055155/roasted-beet-and-dandelion-greens-salad)

## Little Known Facts about St. Patrick's Day



**The Story Behind the Shamrock** - The iconic emblem of St. Patrick's Day, the shamrock, has roots in the move of Christianity into Ireland. St. Patrick first introduced Christianity to Ireland in the 5th century, and as the story goes, he used the shamrock as a symbol of the Holy Trinity.<sup>1</sup>

**The First St. Patrick's Day Parade** – Though it may surprise some readers, the first St. Patrick's Day parade was held in Boston, Massachusetts in 1737. In Ireland, a St. Patrick's Day parade wasn't held until 1903 in Waterford, over 100 years after the first American celebrations!<sup>2</sup>

**The 17th of March** – Traditionally, St. Patrick's Day is celebrated on March 17th. But why? This date marks St. Patrick's death in the year 461 in Saul, County Down, North Ireland.<sup>2</sup>

1-mentalfloss.com/article/55599/15-delightful-facts-about-saint-patricks-day

2- ireland.com/en-us/articles/st-patricks-day/

## Little Known Uses for Baking Soda

Although most people know sodium bicarbonate (baking soda) for its uses in cooking or cleaning, but it performs a number of other important functions too. In fact, some people believe that baking soda even has cancer-curing properties (because of its ability to alkalize the body)! Here are 4 of the most useful (and surprising!) uses for this common ingredient:

### Deodorant

Yes, that's right! Putting on a little bit of baking soda in the morning instead of rolling on underarm deodorant can eliminate body odor. And because baking soda has an alkalizing effect on the body and it doesn't contain heavy metals like aluminum it's a lot healthier than your average deodorant.<sup>1</sup>

### Antacid

For people who suffer from heartburn, baking soda is an excellent remedy. Add a teaspoon of baking soda to a cup of water and drink to relieve symptoms. Don't eat anything 30 minutes before or after taking the baking soda, and wait about an hour before taking more, if necessary. And

remember, sometimes heartburn is caused by having too little acid in the stomach. If baking soda makes things worse, discontinue and consider betaine hydrochloric acid supplements.<sup>1</sup>

### Itch relief

Again because of its alkaline properties, baking soda reduces the effects of itching bug bites and contact dermatitis or similar skin rashes. Mix together water and a pinch of baking soda to form a paste and apply directly to the affected area to reduce swelling and itching or rub in baking soda immediately after showering.<sup>1</sup>



### Relieves symptoms of urinary tract infections

That's right! Baking soda has the ability to reduce the symptoms of urinary tract

infection quickly and efficiently. Studies have shown that women with UTIs had somewhat more acidic urine, and after a few weeks of taking baking soda regularly, their urine had become more alkaline and the overall symptoms of the infection had diminished dramatically.<sup>2</sup>

1 - www.powerofpositivity.com/51-amazing-uses-for-baking-soda

2 - draxe.com/nutrition/baking-soda-uses

## It Happened In



### March 10, 1862 –

On this day in the 19th century, the United States issued its first set of dollar bills onto the public market. The first bills to enter circulation were the \$5, \$10, and \$20 bills.

### March 14, 1879 –

Famous physicist Albert Einstein was born in Ulm, Germany. Einstein's work, including the theory of relativity, was some of the most influential on modern physics today. In 1921 he received a Nobel Prize for his work.

### March 24, 1934 –

The Philippine Islands gained independence from the United States on the order of Franklin D. Roosevelt. After nearly 50 years of control under the USA, the Philippines were finally an independent nation.

[historyplace.com/specials/calendar/march.htm](http://historyplace.com/specials/calendar/march.htm)

## Tax Diversification Tips for Retirement

**When it comes to investment and retirement planning, diversification offers the best chance of a high return on your investments.** The following tax diversification tips can help you ensure that you retain as many of your interest-earned dollars as possible after retirement.

**Experts recommend investing retirement funds across three different account types:** a taxable account, a non-taxable account, and a tax-deferred account. For plenty of people, it comes as a surprise that Social Security, too, is taxed, so making a plan for how to spend down or transition investment money is crucial to maximizing earning potential.

To earn as much as possible over time, dividing money between these account types and then spending and moving it at specific times during retirement can maximize savings in the long run.<sup>1,2</sup>

**For individuals who expect to be in a lower tax bracket after retirement, withdrawing from a traditional IRA or 401(k) account is a smoother transition.** Both types of accounts are “pre tax”

accounts, meaning that taxes will be charged to the interest earned after the withdrawal happens. Those expecting to be in a lower tax bracket may be less concerned about this taxation on the interest earned on retirement investment money. However, individuals who expect to be in a higher tax bracket after retirement may prefer a Roth IRA or Roth 401(k) as a better tax choice.

**Roth accounts are “after tax,” so interest will be charged before you remove your investment money.** Thus, you won't be charged in the higher tax bracket and you'll be able to save more on your investment dollars.

1 - [thebalance.com/tax-diversification-with-investing-2466705](http://thebalance.com/tax-diversification-with-investing-2466705)

2 - [money.cnn.com/2018/10/25/investing/tax-efficient-retirement/index.html](http://money.cnn.com/2018/10/25/investing/tax-efficient-retirement/index.html)

