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# TRT PLANNING

*Helping Clients Enjoy a  
 Safe and Secure Retirement*

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### Boosting Happiness Hormones

While happiness may be more than just a biochemical reaction, the relationship between high quantities of dopamine, serotonin, endorphins and oxytocin in the body and feelings of happiness is undeniable.

#### Dopamine is one of the most important neurotransmitters associated with happiness.

Released in the brain when close to reaching a goal, it gives you that final kick needed to cross the finish line. Dopamine is derived from meat and animal products, but supplements like Mucuna pruriens can increase the precursor L-Dopa in the brain, facilitating dopamine production. Taking small steps to accomplishing a goal every day can also release dopamine into the synapses.

**The neurotransmitter Serotonin also plays a role in mood and helps regulate things like sleep, digestion, and bone health.** Maintaining sufficient serotonin levels keep depression and anxiety at bay. Supplements like 5-HTP can

increase serotonin levels in the body, but may interact with antidepressants or other prescription meds so check with your doctor before using. Taking time daily to try something new or challenging can build self-confidence and positively affect Serotonin.

#### Oxytocin levels are tied to feelings of love and also vitamin D levels.

Supplementing with vitamin D3, daily sun exposure, and spending time with loved ones are all ways to boost oxytocin.

**Endorphins** are released when stretching muscles in healthy ways such as during yoga, running, or jogging and also certain scents like ylang ylang or bergamot essential oils.



Use a combination of all of these elements to lift your spirits

through the winter season and give yourself a boost of much-needed happiness!

[cnet.com/news/boost-happy-hormones-like-serotonin-and-dopamine-heres-what-you-can-do](http://cnet.com/news/boost-happy-hormones-like-serotonin-and-dopamine-heres-what-you-can-do)

[optimallivingdynamics.com/blog/25-effective-ways-to-increase-oxytocin-levels-in-the-brain](http://optimallivingdynamics.com/blog/25-effective-ways-to-increase-oxytocin-levels-in-the-brain)

### 3 Ways to Sabotage Your Financial Future



It's easy to get in your own way when it comes to financial security, even when you're trying to do the right thing. Below are some common mistakes people make when trying to secure a positive financial future.

**Missing out on opportunities to save:** Making a plan to save money and then sticking to it is vital for any retirement plan; impulse and other unplanned purchases eat away at money that could be saved.

**Increased pay = Increased spending:** Plenty of people end up falling into the trap of "lifestyle creep" - spending more when they start making more. If you get a bonus or raise, avoid spending it all right away and instead choose to save or invest a substantial portion for your future.

**Avoiding financial advice:** As with everything in life, there are things you'll miss when it comes to understanding the bigger picture, especially with finances. A financial advisor can provide a second opinion and the perspective needed for a successful financial future.

[kiplinger.com/slideshow/retirement/t047-s014-7-ways-to-sabotage-your-financial-future/index.html](http://kiplinger.com/slideshow/retirement/t047-s014-7-ways-to-sabotage-your-financial-future/index.html)

### Smoked Salmon, Avocado, and Grapefruit Salad

**Citrus is in season just when we need the zing and stored sunshine to offset cold dark weather.** Ruby Red Grapefruit pairs perfectly with smoked salmon and winter greens like spinach and arugula in this salad, and the burst of flavors are guaranteed to satisfy, helping you stick to those healthy eating resolutions you have made. **Serves 2 as a meal or 4 as a side.**

**Dressing Ingredients:**  
1 fresh lemon, juiced  
3 T. extra virgin olive oil  
Sea salt to taste  
Cracked pepper to taste

**Salad Ingredients:**  
8 oz. baby arugula  
8 oz. baby spinach  
6 oz. smoked salmon  
¼ red onion, thinly sliced  
1 Ruby Red grapefruit  
1 lg or 2 med. avocado

**Process:**  
Whisk together Lemon Juice, Olive oil, salt, and fresh ground pepper in a small bowl.

Toss clean and dry Arugula and Spinach in large salad bowl with dressing so leaves and dressing are well mixed.

Flake smoked salmon and sprinkle evenly over leaves with thinly sliced red onion.

Peel grapefruit and remove membranes from each section, then break each section into thirds; add evenly to salad.

Quarter Avocado and cut each quarter into 4-6 chunks; scoop from peel and add to salad.

Toss lightly before serving, being careful not to break up avocado or salmon flakes.

[www.radacutlery.com/blog/salad-salmon-avocado-grapefruit-recipe](http://www.radacutlery.com/blog/salad-salmon-avocado-grapefruit-recipe)



## Little Known Facts about New Years



**Turnout for the Ball Drop** - The New York City ball drop event in Times Square is one of the most famous New Year's celebrations. In recent years, nearly 1 million people visit the Square to attend the event, with 7000 police officers to oversee the crowds.

**Food for Good Luck** - Some people eat 365 black-eyed peas close to midnight to bring good luck for the New Year. In Spain, people eat 12 grapes to celebrate and welcome good luck.

**New Year's Resolutions** - Making a resolution is a popular New Year's tradition. Some of the most popular resolutions in the United States include exercising more (59%), eating more healthfully (54%), saving money (51%), losing weight (48%), and stress reduction (38%).

[www.insider.com/surprising-new-years-eve-facts-2019-12](http://www.insider.com/surprising-new-years-eve-facts-2019-12)

## Controlling Social Media and Smartphone Addiction

**Addiction to smartphones and social media (or both) is becoming more common across all age groups.** Since the onset of the COVID-19 pandemic in March, more and more people have become more reliant on their devices, and have experienced the symptoms of addiction to their devices and social accounts. One study among young people even demonstrated that social media use and internet use in general increased significantly after the start of COVID.<sup>2</sup>

If you find yourself on social media or on your smartphone for any significant portion of the day, it's important to consider whether or not you have an addiction to these devices since long-term dependency can lead to health issues and emotional struggles.

### Signs of digital dependency include:

- Feeling anxious about missing a message or post
- Sleep interruption or difficulty relaxing because of phone notifications
- Lower self-esteem due to cyber-bullying or self-perceptions based on what is seen on social media

- Fatigue, eye strain, or diminished interest in activities that were once engaging<sup>1</sup>

### Ideas for managing social media and smartphone usage:

1. Set aside time for a "digital detox" - an afternoon, 24 hours, a weekend - decide to avoid using any type of electronic device. This will help you reset your mind and manage your usage.
2. Arrange a non-digital daily activity, such as taking a walk or reading a book, to allow you to spend time with yourself and the people around you and to actively engage in the real world.
3. Install a timer on devices to manage time on social media and on your smartphone. Even if you don't think you spend a lot of time on your device, the time logged might surprise you.



4. Avoid "doom scrolling" - the many "bad news" stories can draw you into story after story for hours on end. Try to disconnect as soon as you feel the pull since doom scrolling

can foster depression or sadness even on the happiest of days.

<sup>1</sup> - [hackensackmeridianhealth.org/HealthU/2020/08/05/has-covid-19-made-you-addicted-to-your-phone](https://hackensackmeridianhealth.org/HealthU/2020/08/05/has-covid-19-made-you-addicted-to-your-phone)

<sup>2</sup> - [revistapcna.com/sites/default/files/010\\_0.pdf](https://revistapcna.com/sites/default/files/010_0.pdf)

## It Happened In



### January 3, 1959 –

Alaska was admitted as the 49th state of the United States of America. The state is the largest in the country and covers a landmass that is nearly one-fifth of the size of the lower 48 states.

### January 10, 1920 –

The League of Nations, the predecessor of the modern United Nations, was officially inaugurated as a global organization on this historic date. Over 60 nations joined this organization in the months and years to follow.

### January 23, 1849 –

Elizabeth Blackwell graduated with her medical degree from the Medical Institute of Geneva in New York. She was thus the first licensed, educated female doctor in the United States.

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

## Okinawan Japanese Diet May Help You Live Longer

The Japanese diet is becoming more popular as people worldwide begin to realize the benefits of healthy, plant-based diets. Okinawa, Japan has one of the highest populations of centenarians, or people who live to be 100 years of age or older, and it's not surprising after taking a closer look at the dietary principles that these people follow. Here are some of the dietary principles of the Okinawan centenarians:

### Hara Hachi Bu

- This phrase is often uttered around the dining table in Okinawa as a reminder to stop eating when you feel about 80% full. The science behind this phrase is that it takes 15-20 minutes for the human brain to register when the stomach is full, meaning that if you stop eating when you believe your stomach is around 80% full, it's likely that it's actually filled to capacity.

This phrase helps keep Okinawans from overeating, which is part of what helps them maintain a healthy weight and general health throughout their long lifetimes.

**Healthy foods** - Mindfulness embodies all parts of the Okinawan diet, right down to the foods themselves. This Japanese diet consists of high quantities of stir-fried beans, dark leafy greens, and sweet potatoes, along with a vegetable known as bitter melon. Bitter melon is known for its healing properties and can help manage blood sugar levels, boost immune function, and provide the body with additional vitamins and



minerals. It is a particularly good vegetable for diabetics.

**Slow down and enjoy** - When Okinawans eat a meal, they focus completely on the food and on the way that they feel while they are eating. Meals are usually quiet affairs. Practice mindfulness during meals - turn off the television and eliminate distractions like electronic devices, books, or even conversation. Eat slowly and enjoy every bite of the food. Eating more slowly will help you recognize when you are full, and it also aids the digestion process.

[cnbc.com/2020/11/10/japanese-80-percent-diet-rule-can-help-you-live-longer-says-longevity-expert.html](http://cnbc.com/2020/11/10/japanese-80-percent-diet-rule-can-help-you-live-longer-says-longevity-expert.html)