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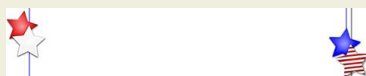
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**Consumer prices have jumped almost 4% in the past year.**

**Households are feeling the pinch of higher prices** at the grocery store, the gas stations, and even booking travel. Over the past year, the measure for PCE - personal consumption expenditures - has shot up 3.9%, reflecting the biggest gain since 2008 when oil prices hit a record high of \$150 a barrel. A separate measure, Core PCE inflation that strips out food and energy also climbed to 3.4%, the highest level since 1992.

As the U.S is experiencing rising prices, most economists say the increase in inflation is likely temporary. **The Fed still predicts PCE inflation will drop back to 2.1% by 2022.**



While much of the strength in inflation recently should prove temporary, Citibank expressed to clients that they expect Core PCE inflation to run above the 2% target through 2022.

For now, stocks are still rising and yields on long-dated U.S. Treasuries have declined in recent months.

Some economists worry that prices will not drop back to 2% in 2022 as the Fed expects.

**The central bank itself has underestimated the increase in inflation.** The Fed now expects PCE inflation to average 3.4% in 2021, up from a 1.8% forecast at the end of last year.

[marketwatch.com/story/inflation-rises-again-in-may-pce-shows-and-hits-highest-annual-rate-since-2008-11624624993](https://www.marketwatch.com/story/inflation-rises-again-in-may-pce-shows-and-hits-highest-annual-rate-since-2008-11624624993)

## Cleaning Combo: Vinegar and Dawn Dish Detergent



This dynamic combination is incredibly effective in a wide range of household uses.

### Shower Cleaner

Use Dawn dish detergent and plain white vinegar at a 1 to 1 ratio.

This cleaner can be diluted by half with water to scrub lawn furniture and other outdoor items.

### Weed Killer

Half gallon warm vinegar  
Half gallon warm water  
2 cups of salt  
Half cup of dawn

The warmed water and vinegar dissolve the salt and soap more easily. Combine all ingredients and mix well. Transfer to a spray bottle and spritz on anything in the garden you wish to kill.

### Oven Cleaner

Sprinkle baking soda on the bottom of your oven and spritz it with a 50/50 mixture of vinegar and dawn. Wait 6-8 hours and then wipe it up.

[craftylittlegnome.com/5-uses-for-vinegar-and-dawn-dish-detergent](http://craftylittlegnome.com/5-uses-for-vinegar-and-dawn-dish-detergent)

## Bourbon Peach-Glazed Baby Back Ribs

**No BBQ? No Problem! Try this oven ready recipe.**

### Ingredients:

1 tsp smoked paprika  
1 tsp onion powder  
1 tsp garlic powder  
Kosher salt and freshly ground black pepper  
1 tbsp chili powder  
2 tbsp light brown sugar  
2 racks baby back ribs  
3 tbsp apple cider vinegar  
3 tbsp bourbon  
½ cup peach preserves

### Preparation:

Combine smoked paprika, onion powder, garlic powder, ½ tsp salt, ½ tsp pepper, chili powder and brown sugar.

Place each rack of ribs on a piece of aluminum foil large enough to seal the rack, set on a baking sheet. Sprinkle the dry rub on both sides of the ribs. Leave uncovered, meat-side up; refrigerate at least 1 hour up to overnight.

Preheat oven to 300 degrees Fahrenheit.

Whisk vinegar, bourbon, preserves, 2 tbsp water, and large pinch of salt and pepper. Pour half of the mixture over each rack. Tightly seal each in the foil, crimping the edges to make a packet.

Transfer to oven and bake until meat is tender and starts to pull away from the bones, about 1 ½ hours.

Remove from oven, open foil packets and pour liquid into a small saucepan. Simmer over medium-high heat stirring frequently, 6 to 8 minutes until reduced by about half to a thin, syrupy glaze. It will thicken further as it cools.

Line another baking sheet with foil and gently transfer both racks of ribs to it. Position a rack on the top level of the oven and preheat the broiler.

Using a pastry brush, coat ribs with about half of the glaze. Broil until browned and charred in spots, 2-4 minutes. Brush on more glaze and return to the broiler 2-4 more minutes. Brush finished ribs with remaining glaze. Slice between bones and serve.



[foodnetwork.com/recipes/food-network-kitchen/bourbon-peach-glazed-baby-back-ribs-8666609](http://foodnetwork.com/recipes/food-network-kitchen/bourbon-peach-glazed-baby-back-ribs-8666609)

## Little Known Facts about Independence Day



### The Tradition of Fireworks

- American Independence Day is known for its loud, spectacular firework displays that erupt around the country as night falls. This tradition dates all the way back to 1777!

**Average Signing Age** - The signers of the Declaration of Independence ranged in age from 26 years at the youngest, Thomas Lynch, Jr. to the eldest Benjamin Franklin at 70 years. The average age of the 56 signers is 45 years old.

**The Real Independence Day** - The Declaration of Independence began its signing on July 4th and independence from Britain was formally announced in newspapers on the same date. However, the official vote for independence was finished on July 2nd, 1776, not on July 4th!

[blog.hocking.edu/15-fun-facts-about-the-fourth-of-july](http://blog.hocking.edu/15-fun-facts-about-the-fourth-of-july)

## Saving on Dental Costs: Medical Tourism in Mexico

Due to high and rising costs of medical care in the United States, many Americans have turned to their southern neighbor, Mexico, for affordable, yet high quality medical treatment. Dental care in Mexico tends to be significantly cheaper than in the United States, with a comparable quality of care.

Tijuana is a popular medical tourism destination, including dental care. Neighboring San Diego, Tijuana is very easy to reach from the United States. This city is accommodating to foreigners with many dental clinics in Tijuana that cater specifically to foreigners. These clinics often have practitioners who speak some English, and may offer transportation from the US side of the border directly to the clinic. <sup>2</sup>

One such clinic, American BioDental Center, offers a wide variety of dental services with a similar quality of care as in the US by practitioners who speak your language. The American BioDental Center offers preventative dental care as well as normal types of treatment. <sup>1</sup>

When choosing a dentist or dental clinic in Mexico, check

the credentials of the dentist to see where they were educated, how long they've been practicing, and whether or not they speak English. Compare the price to similar procedures in the US to ensure you're getting a fair price. Check out more than one clinic and email the clinics you're interested in to ask questions and see if they'll be a good fit. <sup>2</sup>



When getting dental work done in Mexico, it's also important to factor in travel costs. Most of the time, your lodging costs and food costs will be low once you arrive, and tickets from almost anywhere in the US to Tijuana are very affordable. Crossing the border in a car is also an option. <sup>2</sup>

Whatever the plan is, try to balance affordability with comfort, and inform your clinic of your travel itinerary.

<sup>1</sup> - [americanbiodental.com/](http://americanbiodental.com/)

<sup>2</sup> - [ilovemydentist.com.mx/dental-tourism-in-mexico/](http://ilovemydentist.com.mx/dental-tourism-in-mexico/)



## It Happened In



**July 6, 1885** – The French microbiologist, Louis Pasteur, administers the first successful anti-rabies vaccine to a 9-year-old boy, Joseph Meister. The boy required the vaccine because he had been bitten by a rabid dog.

**July 19, 1799** – The Rosetta Stone is discovered by a French soldier stationed in Egypt. The black stone was found in the town of Rosetta about 35 miles from Alexandria.

**July 20, 1969** – Neil Armstrong takes the first human step on the moon during Apollo 11's lunar landing mission launched on July 16th of the same year. The event is televised and watched by nearly 530 million people.

**July 27, 1953** – The Korean War ended with the signing of an armistice by U.S. and North Korean delegates at Panmunjom, Korea. The war had lasted just over three years.

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

## Pros and Cons of Renting in Retirement

**As people age, they can face a decision about moving out of their current home or staying, and rent or buy their next home.** Many seniors may find their current homes much too big to maintain, with hard to navigate stairways or other features, or simply not practical anymore. When making these changes, seniors consider if they should rent or buy their next home. Many choose to rent!

**One advantage of renting in retirement is the flexibility.** Renters can move frequently or just stay put. This means seniors who have travel goals or a distributed family can easily move if the need or desire arises.

**Owning a home can bring unexpected costs from repairs, property tax increases, or other factors.** When renting, monthly costs are unlikely to change. This allows retirees to make an affordable choice that allows them to travel, pursue post-retirement hobbies or businesses, or invest in children and grandchildren, without the hassle of unexpected housing costs.

**Renting can often include access to communal facilities, such as gardens, gyms, sitting spaces, and more.** Some facilities host activities, so seniors have an opportunity to engage with neighbors.

**Renting in retirement isn't always predictable.** Landlords may raise rent, or change their plans for the place you're living in, meaning you'll have to move to a new location. For some, the benefits outweigh the costs.

Although some landlords are less willing to rent to older tenants due to fears of age-related problems, many seniors choose to rent instead of own and both they and their landlords are perfectly happy with the arrangement.

[property24.com/articles/pros-and-cons-is-it-better-to-own-or-rent-in-retirement/27772](http://property24.com/articles/pros-and-cons-is-it-better-to-own-or-rent-in-retirement/27772)

[nytimes.com/2020/03/12/business/retirement-rent-buy-home.html](http://nytimes.com/2020/03/12/business/retirement-rent-buy-home.html)

