



Al Martinez
(888) 418-3358
 al@americasfsg.com



*Serving all of
 Arizona, Colorado,
 Wyoming and
 New Mexico.*

AFSG.RetireVillage.com

Volume 9, Issue 6, June 2021

Inside This Issue:



Celebrate This Father's Day With Your Favorite Dad Jokes
 1

A Food-Safe Way to Get Rid of Ants in Your Kitchen
 2

Seasonal Salsa Recipes
 2

More Than Books: These Items May Be Available For Free With A Library Card
 3

Benefits of Part-Time Work After Retirement
3

It Happened In June
4

Many Crises in Retirement Can Be Avoided by These Proactive Strategies
4

Dad Jokes

We love our dads for many reasons, but possibly in spite of their special form of humor. The "Dad Joke" evokes a reaction somewhere between cringing and earnest laughter. Sometimes followed by big, unapologetic belly laughs from the teller and a chorus of groans from his children, these jokes are a celebrated feature of fatherhood.

"When does a joke become a dad joke? When it becomes apparent."

"What did the fish say when he hit the wall? Dam."

"I thought the dryer was shrinking my clothes. Turns out it was the refrigerator all along."

"What did the ocean say to the beach?"
 "Nothing, it just waved."

"I don't trust those trees. They seem kind of shady."

"Why can't a nose be 12 inches long? Because then it would be a foot."

"How do you get a squirrel to like you? Act like a nut."

"That car looks nice but the muffler seems exhausted."

"I used to play piano by ear. Now I use my hands."

"Did you hear about the guy who invented the knock-knock joke? He won the 'no-bell' prize."

"You know, people say they pick their nose, but I feel like I was just born with mine."

"What's a robot's favorite snack?" "Computer chips."

"Mountains aren't just funny. They're hill areas."



countryliving.com/life/a27452412/best-dad-jokes

A Food-Safe Way to Get Rid of Ants in Your Kitchen



Ants can appear in spring and linger through summer, foraging through your kitchen for food.

Your first defense against ants in the kitchen is to keep countertops clean and food sealed, so there is nothing for them to eat.

Even diligent cleaning can miss a few occasional crumbs or spills, so a secondary measure may be needed to discourage that trail of ants across your countertop.

Citrus! Fruits like lemons, oranges, or grapefruit harness the power of d-limonene—an acidic oil found in the peels. This oil is toxic to ants. It will kill them on contact and disrupts their pheromone trail, so live ones won't be able to find the food source.

Add citrus peels to a pot, with enough vinegar to cover. Heat until steaming-hot, but not boiling. Turn off heat and let the liquid sit for a few hours, overnight if you can. Strain the liquid into a spray bottle and spritz anywhere you see ants.

apartmenttherapy.com/natural-ant-repellent-spray-lemon-267959

Seasonal Salsa Recipes

Avocado Radish Salsa

Radishes are one of the first garden crops available to harvest. This salsa is great paired with a variety of dishes from BBQ to egg dishes.



Ingredients:

1 large avocado, scooped out of skin and diced
1 small bunch radishes, thinly sliced (7-8 radishes)
1/2 small onion, minced
1/4 cup minced cilantro
1 jalapeno, minced
Juice of 1 lime
Sea salt, to taste

Thinly slice the radishes with a mandoline or very sharp knife.

Combine the radishes with the avocado, minced onion, jalapeno, cilantro and lime juice.

Add 1/4 teaspoon sea salt and adjust according to your taste.

theyearinfood.com/2012/03/breakfast-tacos-with-avocado-radish-salsa.html

Northwest Cherry Salsa

Cherries are a signal to the start of summer and a favorite u-pick tradition for some families. You can find them in abundance at fruit stands and local markets for several weeks in June. This sweet and spicy, savory cherry salsa is a unique seasonal accent for your next backyard Barbecue.

Ingredients:

1 cup fresh or frozen pitted dark sweet cherries, chopped
2 tbsp chopped fresh basil
1 tbsp finely chopped green pepper
1 tsp lemon juice
1/4 tsp Worcestershire sauce
1/4 tsp grated lemon zest
1/8 tsp salt
Dash hot pepper sauce



Combine all ingredients; refrigerate at least 1 hour.

Serve as a condiment with chicken, turkey or pork.

tasteofhome.com/recipes/northwest-cherry-salsa/

More Than Books: These Items May Be Available For Free With A Library Card



Following are examples of items you can check out and services available for free through libraries.

Streaming Video: Sure, you can check out DVDs and Blu-ray discs from your local library. You may also get free streaming services - if your library partners with the streaming service Kanopy, you can access more than 30,000 commercial-free films from the comfort of your home.

3-D Printing: Libraries may have tech like 3-D printers, which can allow you to test drive before buying or even print out simple items, like a phone case, at a discount.

Meeting Rooms: Some libraries will let you reserve meeting rooms for free, especially if you are part of a nonprofit or similar type of group.

moneytalksnews.com/slideshows/stop-paying-for-these-10-things-that-are-free-with-a-library-card

Benefits of Part-Time Work After Retirement

By 2026, about 30% of people ages 65 to 74 are forecast to be working either full or part time, compared with 17.5% in 1996, according to data from the Bureau of Labor Statistics. Considering a part-time job after putting an end to 40-hour work weeks? Supplemental income can impact aspects particular to older Americans — including your nest egg, Social Security and Medicare.

Income + Social Security
Income after full retirement age won't impact your Social Security benefits. For those born between 1943 and 1954, full retirement age is 66. It increases two months per year after 1954 then stays at 67 for those born during or after 1960. If working and claiming Social Security before full retirement age, you can earn up to \$18,690 annually in 2021 without decreased benefits; every \$2 earned above the limit reduces benefits by \$1. If you will reach full retirement age in 2021, your earnings limit for the months before full retirement age is \$50,520. SSA will deduct \$1 in benefits for every \$3 you earn above that. SSA will begin making up for withholding by giving you credit for the months when you lost benefits after reaching full retirement age.

Minimize Savings Account Withdrawals - Many retirees have a retirement savings account that they pull from to support themselves after retirement. Although some people have more than enough funds, other retirees are nervous about withdrawing too much. A part-time job can minimize the amount taken out of savings to make your retirement nest egg last longer and go farther.

Extra Income Can Help Cover Medical Costs - Being able to make a little extra cash to take care of unexpected medical expenses is valuable. Planning for the cost of regular doctor visits is much simpler than seeing into the future to prepare for emergency events, and having a part-time job offers padding in case of an emergency where Medicare doesn't cover all the costs.



cnbc.com/2019/06/07/part-time-work-impacts-retirees-portfolios-social-security-medicare.html

aarp.org/retirement/social-security/questions-answers/withholding-while-working/

It Happened In



June 10, 1652 – In Massachusetts, silversmith John Hull opened the first mint in America, in defiance of English colonial law. The first coin issued was the Pine Tree Shilling, designed by Hull.

June 14, 1951 – Univac 1, the world's first commercial electronic computer was unveiled in Philadelphia. It was installed at the Census Bureau and utilized a magnetic tape unit as a buffer memory.

June 18, 1983 – Dr. Sally Ride, a 32-year-old physicist and pilot, became the first American woman in space, beginning a six-day mission aboard the space shuttle Challenger, launched from Cape Canaveral, Florida.

June 30, 1971 – The 26th Amendment to the U.S. Constitution was enacted, granting the right to vote in all federal, state and local elections to American citizens 18 years or older.

historyplace.com/specials/calendar/june.htm

Many Crises in Retirement Can Be Avoided by These Proactive Strategies

The Insured Retirement Institute's annual report, Boomer Expectations for Retirement, highlights problems facing baby boomers: too little savings, underestimating health costs and unrealistic expectations of how much retirement income they will need. Participants with less confidence in their retirement plans wish they had saved more (63%) and had started saving earlier (58%). One-third of employed boomers ages 67 to 72 have postponed retirement.

The following strategies can help improve circumstances for those approaching retirement or already retired.

Downsize. If you've already retired, it might be hard to see how you could possibly save more money at this stage in your life. One answer is downsizing. If you sell your extraneous possessions, move into a smaller home, and live within your means, you may even be able to save and invest a little money at the end of each month. Invest wisely and you'll be looking at even more income.

Plan Ahead For Health Care. One of the biggest mistakes

that retirees can make is to not anticipate costly, unexpected health care expenses. Many retirees choose to go back to work part-time in order to increase the amount of savings they have available to cover the unexpected, especially if they find that their savings doesn't have much wiggle room for emergencies.

Assess Living Costs

Realistically. Don't assume that you'll need less than you actually do when you retire. Although some retirees actually do spend less in retirement than before, this is mostly due to the fact that they successfully and purposefully downsized. Whatever you think you need in retirement, add in a little more to make sure that you're assessing your costs realistically.



cnbc.com/2019/04/09/baby-boomers-face-retirement-crisis-little-savings-high-health-costs-and-unrealistic-expectations.html