



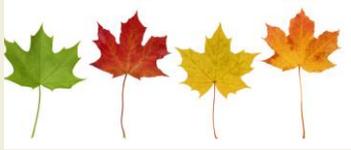
Your Retirement

“News You Can Use”

Retire Village

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Inside This Issue:



Thanksgiving 1

Your Best Teacher Is Your Last Mistake 2

Switching Banks, Step By Step 2

Turkey Trivia Quiz 3

The Benefits of Volunteer Work 3

It Happened in November 4

Getting a Jump on Holiday Shopping 4



Thanksgiving...

Thanksgiving as the fourth Thursday in November was instituted by Abraham Lincoln in 1863. The first American holiday occurred in November 26, 1789, proclaimed by President George Washington to be Thanksgiving Day, a day of prayer and public thanksgiving in gratitude for the successful establishment of the new American republic. ¹

Whatever your plans for Thanksgiving Day may be, it's a good guess they include a full-day feast with friends and family. Traditional menu items include turkey complete with stuffing, sweet potatoes, squash, green bean casserole, mashed potatoes and pumpkin pie. Adding

appetizers and more desserts for the day-long family feast can make it really tough to fit everything into your kitchen. Some ideas below may help you fit it all in.

Short on fridge space? Brine your turkey in a cooler with ice.

Oven too small to fit your bird? Cook the parts separately.

Save oven space by roasting your turkey on the grill. Cold, windy conditions lower the temperature inside your grill; plan to cook a bit longer than the recipe indicates.

1 - <http://www.historyplace.com/specials/calendar/november.htm>

2 - <http://www.finecooking.com/articles/top-tips-how-to-cook-turkey-thanksgiving.aspx>



Your Best Teacher is Your Last Mistake

We often berate ourselves for mistakes:

How could I be so stupid!?

What was I thinking?

We may pretend the mistake didn't happen or blame it on something or somebody else.

We've all gotten angry over or run away from our mistakes, but we need to remind ourselves that by facing our mistakes we open ourselves up to learning.

Don't Get Furious. Get CURIOUS!

Figure out what happened and how you can change your actions or situation to have a better outcome next time. You'll improve and grow by doing so.

Also, since we know we learn from our mistakes, it's important to cut others slack when they make mistakes.

Maybe even tell them: "Your best teacher is your last mistake!"

Switching Banks, Step By Step

While switching financial institutions may benefit you in the long run, the change itself can be intimidating. Take the following steps to cover your bases and reduce your stress level when changing banks.

Research Your Options: If you are looking to reduce fees, online banks and Credit Unions can offer low cost options. Find a local credit union by visiting culookup.com or asmarterchoice.org - To find a community bank in your area, visit the Independent Community Bankers of America website cba.org.

Open an Account At Your Selected New Institution: Deposit at least enough to meet required minimum balance. Order checks, deposit slips and debit cards.

If You had Paperless Banking on Your Old Account: Print or otherwise save statements and copies of canceled checks you might need for tax purposes or other record keeping.

Find out How Quickly Direct Deposit Can be Changed Over: Make sure other potential deposits, like social security payments or pensions are transferred.

Enter the Companies and Service Providers You Pay Electronically Into Your New

Bank Account: Consider sending small trial payments to ensure the money gets to the right place. This can also help you gauge how fast your new bank's bill pay works.

Transfer any Automatic or Recurring Bill Payments to Your New Bank: Be sure to review several months of statements from your old bank to make sure you don't forget about any automatic payments, since utility bills or insurance premiums may be bimonthly or quarterly.



Leave a Small Amount of Cash in the Old Account: Make sure you leave some money in the old bank account to allow any outstanding items to clear.

Close Your Account at Your Old Financial Institution: Make sure to obtain written confirmation that your account is closed.

Resource:
<http://www.moneycrashers.com/how-to-switch-banks-accounts-change/>

It Happened In ...



November 1st 1848 –

The first medical school for women opened in Boston. The Boston Female Medical School was founded by Samuel Gregory with just twelve students. In 1874, the school merged with the Boston University School of Medicine, becoming one of the first co-ed medical schools.

November 9th 1989 – The Berlin Wall was opened up after standing for 28 years as a symbol of the Cold War. The 27.9 mile wall had been constructed in 1961.

November 17th 1869 – The Suez Canal formally opened after over 10 years of construction.

November 26th 1979 – After an absence of 21 years, the International Olympic Committee voted to re-admit China.

November 29th 1929 – American explorer Richard Byrd and Bernt Balchen completed the first airplane flight to the South Pole.

www.historyplace.com/specials/calendar/november.htm

Getting a Jump on Holiday Shopping

Planning and organization can make or break you during the holidays,

and starting early is one of the

ways that you

can reduce

your stress,

save a little

time, and

enjoy the

opportunities

to be with

family and

friends. When

you add it all up, the holidays

can be a super expensive

time of year, but it doesn't

have to be.



The big stores may offer better prices this season.

Walmart will offer more lower-priced items that will last for an indefinite period, as it successfully did last year in response to customers' expectation of more consistent pricing. Target will also bring back last year's successful 10 days of deals, which raised its comparable sales 5% on those days. ¹

One Secret to Help You Get a Great Deal Online: Looking for a specific product online and want to potentially get a great deal?

Turn to EBAY.

This secret doesn't involve using a tactic for successful bidding on auctions. Instead, it's taking advantage of the 'Accepts Offers' option. Search for the product you're interested in and then

under 'filter' click 'buying options' and select 'Accepts Offers.'

By refining your search, you will now only see only products that vendors will accept offers on.

What should you offer? You can try an extremely low offer and this sometimes does work, but more than often it insults the seller and you may not even get a response.

Instead, offer 20-30% off the retail price. Typically, this involves making an offer, getting a counter-offer and then meeting somewhere in the middle. Tailor your bidding strategy with this in mind.



Bottom line: Using the Ebay 'Make Offer' option, can often get you a screaming deal! And remember, if the first vendor isn't open to making a deal, you can always try another.

1- <http://fortune.com/2016/10/27/walmart-christmas-shopping-price-war/>