

NEWS You Can Use

Retire Village

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The Federal Reserve stated this September it would keep benchmark interest rate near zero through 2022.

Historically low interest rates can benefit those with good credit, but riskier borrowers are increasingly shut out.

Along with the rate decision, central bankers projected Wednesday that the economy will shrink 6.5% in 2020. However, the Fed says 2021 is expected to show a 5% gain followed by 3.5% in 2022.

With millions of people out of work and more Americans feeling severely cash-strapped, historically low borrowing rates means that loans are cheaper — if you can get them.

Mortgage rates are substantially lower, some lenders have stopped offering certain refinancing options and jumbo mortgage programs, due to the new risk in the market

credit card issuers have begun closing accounts and lowering credit limits, particularly on those accounts that are at a greater risk of becoming delinquent.

While the one year consumer price inflation rate stood at 1.3% last month, minimizing losses in buying power, the average savings account rate according to the Federal Deposit Insurance Corp. is a mere 0.06%, or even less, at some of the largest retail banks. The economy still provides a range in which to compare rates between products such as Multi Year Guaranteed Annuities (MYGAs) and CDs.



[wsj.com/articles/fed-signals-interest-rates-to-stay-near-zero-through-2023-11600279214](https://www.wsj.com/articles/fed-signals-interest-rates-to-stay-near-zero-through-2023-11600279214)

3 Edible Immunity-Boosting Seeds for Your Daily Diet



Chia Seeds - Chia seeds are a superfood that's brimming with nutrients like calcium, iron, manganese, magnesium, zinc, and phosphorus. Daily intake can boost metabolism and enhance digestion. Add them to water for better nutrition and better hydration.¹

Pumpkin Seeds - Pumpkin seeds are packed full of antioxidants, omega 3's and omega 6's, and dietary fibers. They are anti-parasitic and detoxifying. Their overall impact on the body results in better gut health, improved sleep, and immune function.¹

Grape Seeds - Grape seeds contain oligomeric proanthocyanadin and they have antioxidant properties as a result. They contain vitamin E, flavonoids, and linoleic acids and can have a curative effect on cancer while general reducing inflammation in the body. Research has also shown that grape seeds can help reduce symptoms of depression.²

1 - food.ndtv.com/food-drinks/4-immunity-boosting-super-seeds-that-you-must-include-in-your-daily-diet-2258704

2 - epainassist.com/articles/7-health-benefits-of-grape-seeds

Detoxifying Smoothie Recipes for Excellent Autumn Health

Vegan Detox Berry Smoothie



1 cup frozen berries (blackberries, blueberries, or raspberries)
1 cup organic spinach or kale
1/2 cup bananas (previously peeled, sliced, and frozen)
1 tbsp flaxseed meal
1 cup fruit juice
2 tbsp silken tofu (optional)

Add all ingredients into a blender or food processor. Blend on high speed until all ingredients are thoroughly combined.

If you need the smoothie to be thinner, add more fruit juice. If you want the smoothie to be sweeter, add another banana.

Pour into 2 glasses and serve immediately. This smoothie may also be frozen and kept in popsicle form for up to 1 month.¹

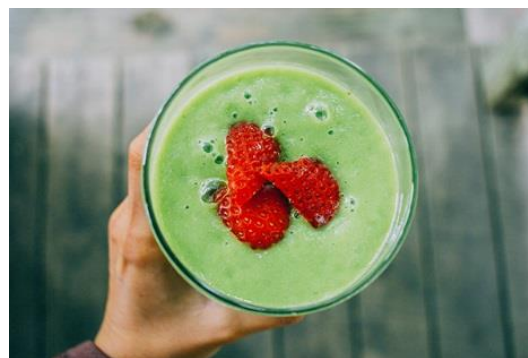
1 - minimalistbaker.com/5-ingredient-detox-smoothie/

Best Easy Detox Smoothie

1/2 cup water
1 green apple
1/2 cup frozen pineapple chunks
1/2 frozen banana
1/2 inch fresh ginger, peeled and minced
Small handful fresh cilantro
1 tbsp fresh lime juice

Combine all the ingredients in a blender or food processor until smooth. Pour into a tall glass and serve immediately for best detox results. This smoothie makes 1 serving.

For people who do not have access to a high speed blender or similar appliance, place the water, ginger, spinach, and cilantro in the blender first. Then after that mixture is smooth, add the fruit and lime juice and blend again.²



2 - detoxinista.com/detox-smoothie/

Little Known Facts About Halloween



The Origin of Jack O'Lanterns - An Irish legend talks of a man named Jack who tricked the devil many times and was forbidden entry to Heaven or to Hell when he died. He was condemned to wander the earth, shining his pumpkin lantern to distract people from the safe path forward.

We Dress in Costumes - Halloween streets are filled with people dressed in costumes ranging from scary to sweet. From the Celtic Samhain tradition of dressing up as demons and ghouls on October 31st to confuse the real monsters.

Future Spouses - In Scottish legends, it was said that a girl could see the appearance of her future husband at midnight on Halloween night if she were to hang a wet sheet in front of a fire, or look into the mirror at the stroke of 12. A fortune-telling game that used cabbage stumps was also common!

factretriever.com/halloween-facts

COVID-19 Vaccines: What You Need to Know

Currently, there are 321 COVID-19 vaccines in development throughout the world. Thirty-three of these vaccines are in Phase I and Phase II clinical trials and six are in Phase II and Phase III clinical trials. The timeline normally allotted to the development of a new vaccine has been compressed by coronavirus scientists by combining some of the steps in clinical trials, which has created a dialogue about whether it's safe to do such a thing. **The goal is to create a safe vaccine as quickly as possible that has at least 60% to 70% efficacy that will provide some level of herd immunity to the global population.**¹

AstraZeneca recently put a pause on their Phase III vaccine trial when one of their participants fell ill which created a media stir as individuals voiced their concerns about the safety of this vaccine that has not followed the usual timeline of testing protocols. But the National Institute of Health highlighted the AstraZeneca's pause as evidence that safety won't be compromised in the development of these vaccines even though the vaccine approval process has been

somewhat abbreviated. The illness is being investigated according to standard protocols to ensure that the vaccine will be both safe and effective.^{1,2}

During Phase III trials, when tens of thousands of research participants are given the vaccine, only about 150 COVID-19 infections will be needed to determine whether the vaccine candidate is actually working. **By the time a vaccine enters Phase III trials, its safety has usually been established.** So once 150 infections have occurred among research participants, the FDA will use an algorithm to determine if it's more than 50% effective. If it is, experts may decide that the vaccine is promising enough to stop the study early and begin administration of the vaccine in the normal population.^{1,2}



1 - en.wikipedia.org/wiki/COVID-19_vaccine

2 - khou.com/article/news/health/coronavirus/covid-vaccine-astrazeneca-trials-suspended/

It Happened In



October 4th, 1957 –

On this historic day, the Russians launched Sputnik I, the very first satellite to be put into orbit around the earth. The satellite weighed 184 pounds and emitted a beeping radio signal for 21 days during its orbit. This amazing feat began the Space Age and inspired the Americans to put the first man on the moon.

October 13th, 1884 –

With the increase in possibilities for global travel came the need for established time zones. On this date in 1884, the Greenwich Mean Time was established and used to calculate the time zones of every other location on the planet.

October 19th, 1960 –

The United States first imposed its long-lasting embargo on trade with Cuba on this day in 1960. The State Department disallowed any shipments of goods to Cuba from the US except food and medicines.

historyplace.com/specials/calendar/october.htm

The Link Between Liver Health and COVID-19 Severity

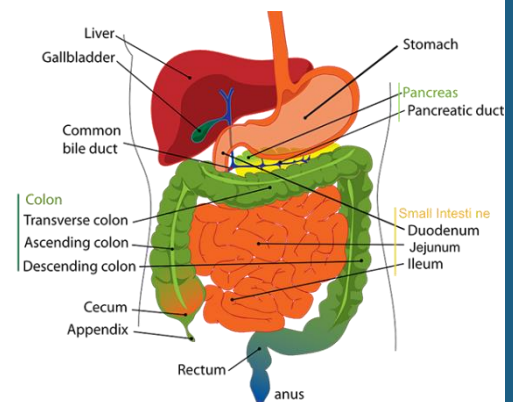
A distressing symptom of COVID-19 is hypoxemia, or insufficient oxygenation of the blood. A Mt. Sinai team recently demonstrated that the tiniest blood vessels in the lungs, the capillaries, are too relaxed or dilated in COVID patients with hypoxemia, preventing red blood cells from coming into contact with oxygen that they would normally absorb and then carry to the rest of the body. As a result, the blood becomes low on oxygen resulting in total blood oxygenation at or below 94%.

Lung capillary behaviors in COVID-19 patients with hypoxemia is similar to the lung capillary behaviors of individuals who have certain types of chronic liver disease. The mechanism by which the lung capillaries become overly relaxed in chronic liver disease is not well understood but scientists believe it may have to do with accumulation of substances that the liver would normally remove from the body in healthy individuals.

Liver disease is a common problem throughout the world and doctors have already recognized that populations of people suffering from liver disorders are at an increased risk of dying from COVID-19.

Scientists who worked on the studies that led to the discovery that lung capillaries are dilated in patients suffering from COVID-related hypoxemia believe that the virus may release a substance that leads to the capillary dilation.

Trials are underway to try to identify the mechanism responsible for capillary dilation and find suitable treatments to deal better with this issue but for now, its safe to say that individuals suffering from liver problems should do their best to detoxify their lifestyle and their diets in a manner that supports liver health while avoiding situations where they might be exposed to Coronavirus.



1 - medpagetoday.com/infectious/disease/covid19/88394

2 - travelhealthpro.org.uk/factsheet/72/liver-conditions