

NEWS You Can Use

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Trick or Treat?

It is unknown where and when the phrase “trick or treat” was coined. This custom was firmly established in American popular culture by 1951, when trick-or-treating was depicted in the Peanuts comic strip. In 1952, Disney produced a cartoon called “Trick or Treat” featuring Donald Duck and his nephews Huey, Dewey and Louie.

A Scottish and Irish tradition called guising entails young people dressed up in costume and performing a sort of “trick” like singing a song, reciting a poem, or telling a joke before collecting their treat, which typically consisted of fruit, nuts or coins.

In the mid-19th century large numbers of new immigrants, especially those fleeing Ireland’s potato famine in the 1840s, helped popularize Halloween.

With the outbreak of World War II, children had to refrain

from trick-or-treating because of sugar rationing.

At the height of the postwar baby boom, trick-or-treating reclaimed its place among other Halloween customs, quickly becoming standard practice for millions of children in America’s cities and newly built suburbs.

No longer constrained by sugar rationing, candy companies capitalized on the lucrative



ritual, launching national advertising campaigns specifically aimed at Halloween.

Today, Americans spend an estimated \$6 billion annually on Halloween, making it the nation’s second-largest commercial holiday.

<http://www.history.com/topics/halloween/history-of-trick-or-treating>

Ways to Save On Your Energy Bills



Looking for ways to cut utility costs? Here are some simple measures you can take to lower your energy bills.

Use your dishwasher. The California Energy Commission, estimates Energy Star-qualified dishwashers can save 5,000 gallons of water and \$40 in utility costs each year, on average, not to mention 230 hours of your time compared to hand washing.

Switch to LED lighting. The US Department of Energy says that LED bulbs use at least 75% less energy -- and last 25 times longer -- than incandescent lighting.

Turn off the burner a little early; the stove will release enough heat to finish up whatever you're cooking and save energy. This works for most dishes, with a few exceptions.

cnet.com/pictures/here-are-23-ways-to-save-on-your-electric-bills-right-now/

Tax Loss Harvesting – An Overview

Tax-loss harvesting means taking capital losses (selling securities worth less than what you first paid for them) to offset the short-term capital gains you have amassed.

While this doesn't get rid of your losses, it can mean immediate tax savings. It can also help you diversify your portfolio and position yourself for better long-term, after-tax returns.

Identify all of the “losers” in your portfolio and then determine which losers to sell in order to balance out your net gain.

You can use this loss harvesting to balance out your net gains at \$0, and in addition up to \$3,000 of capital losses beyond your capital gains can be deducted annually. Any remaining capital losses above that can be carried forward to offset capital gains the following year.¹

You can only practice tax-loss harvesting in taxable accounts; tax-advantaged accounts are ineligible for this strategy.

Be aware that the wash-sale rule applies to your entire taxable portfolio and multiple taxable accounts – worth remembering if you and your spouse file your taxes jointly.²

Some investors harvest losses throughout the year, not just in December.

Taking losses this year and carrying over the excess losses



into next year allows you to potentially shelter some or all of your long-term and short-term capital gains next year. This gives you a chance to shelter winners you've held from being taxed.

¹ – <http://smartasset.com/taxes/all-about-tax-loss-harvesting>

² – <http://thebalance.com/wash-sale-rule-3192972>

Pumpkin Spice Latte



Ingredients:

1 cup milk
2 tablespoons pure pumpkin puree
1 tablespoon sugar
1/4 teaspoon pumpkin pie spice, plus more for sprinkling
1/4 teaspoon pure vanilla extract
1/4 cup hot espresso or strong brewed coffee
Sweetened whipped cream, for serving

Directions:

Combine the milk, pumpkin puree, sugar, pumpkin pie spice and vanilla in a medium microwave safe bowl, cover the bowl with plastic wrap and vent with a small hole. Microwave until the milk is hot, 1 to 2 minutes. Whisk vigorously until the milk mixture is foamy, about 30 seconds.

Pour the espresso or coffee into a large mug and add the foamed milk. Top with whipped cream and a sprinkle of pumpkin pie spice.

<http://www.foodnetwork.com/recipes/food-network-kitchens/pumpkin-spice-latte.html?oc=linkback>

Beat the Autumn Blahs

Fall is almost here and the days are getting shorter. If you have low energy or struggle to get work done, you may be experiencing the autumn blahs — and those could lead to the winter blues.

Maximize Natural Light Into Your Home or Office. Trim trees or bushes that may have grown over windows during the summer, clean your windows, and open your blinds during the daylight hours.



People who suffer from winter depression can experience the first signs of it as autumn sets in, says Dr. Norman Rosenthal, the psychiatrist who pioneered the idea of seasonal affective disorder (SAD) and the author of "Winter Blues: Everything You Need To Know To Beat Seasonal Affective Disorder."

Stay upbeat all season long with these three simple tips:

Take a Walk Outside. A 20-30 minute daily walk a day has health benefits and increases your exposure to valuable sunlight. Morning walks are the most beneficial time for many people.

Put Your Bedside Light on a Timer. Set your lamp to come on a half an hour before you wake up. "There's actual data that it works," says Rosenthal. "Get light through your closed sleepy eyelids even before you wake up and it will give your brain a kick start."

You have more control than you think when it comes to preventing seasonal mood changes. "It's very valuable to be proactive," says Rosenthal. "Now is the perfect time to do that."

today.com/health/autumn-blahs-are-real-3-simple-ways-stay-upbeat-t43951

It Happened In ...



October 8th 1871 –

The Great Fire of Chicago, allegedly started by Mrs. O'Leary's cow, killed over 300 people and leveled 3.5 square miles, destroying 17,450 buildings. Financial losses totaled over \$200 million and 90,000 were left homeless.

October 19th 1987 –

"Black Monday" occurred on Wall Street as stocks plunged a record 508 points or 22.6 per cent, the largest one-day drop in stock market history.

October 25th 1881 –

Pablo Picasso, a painter, sculptor, engraver and ceramist was born in Malaga, Spain.

October 30th 1938 –

The War of the Worlds radio broadcast with Orson Welles and the Mercury Players dramatized the story by H.G. Wells about a Martian invasion of New Jersey. Their script used simulated news bulletins which many listeners thought were real.

<https://www.historyplace.com/specials/calendar/october.htm>

Review: 2022 IRS Dirty Dozen

While tax scams can peak during the tax season, many criminals will operate year-round. Some of the schemes highlighted this year continue to exploit the pandemic and related relief programs, including the rise in unemployment benefits activity as well as Economic Impact Payments.

Listed below are some highlights from the 2022 IRS Dirty Dozen list:

Bogus calls, texts, emails, and posts preying upon fear or the latest disaster have been used for years and applied to current events to trick victims into disclosing their sensitive personal or financial information. These details can be used to file false tax returns and tap into financial accounts, or simply swindle people out of their money. Some examples include:

- Texts asking individuals to click a link to verify Covid 19 Stimulus Payments or recent tax refunds
- Threatening messages regarding outstanding tax payments
- Fake employment offers on Social Media asking for personal financial information

The IRS doesn't call taxpayers demanding payments via prepaid debit cards, gift cards, or wire transfers, and does not have taxpayers arrested. The IRS will generally mail a bill to taxpayers with outstanding taxes. They have the right to appeal.



During the pandemic, identity thieves took advantage of the massive job losses, filing **fraudulent unemployment claims** for individuals who had not filed. If taxpayers receive a Form 1099-G reporting unemployment compensation they did not request or receive, they can visit [DOL.gov/fraud](https://www.dol.gov/fraud) for state-by-state reporting information.

[irs.gov/newsroom/irs-continues-with-dirty-dozen-this-week-urging-taxpayers-to-continue-watching-out-for-pandemic-related-scams-including-theft-of-benefits-and-bogus-social-media-posts](https://www.irs.gov/newsroom/irs-continues-with-dirty-dozen-this-week-urging-taxpayers-to-continue-watching-out-for-pandemic-related-scams-including-theft-of-benefits-and-bogus-social-media-posts)