

NEWS You Can Use

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When it comes to love, Americans agree: it's the little things that matter.

Penn State researchers recruited 495 American adults in 2017 to answer a questionnaire about whether or not they thought most people would feel loved in 60 different scenarios.

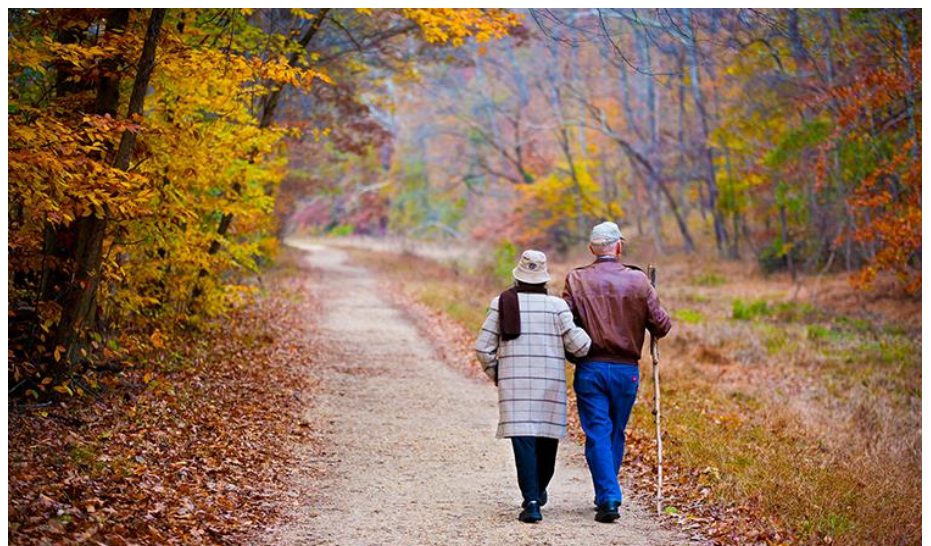
Situations included positive interactions, like a warm greeting, compared to neutral scenarios such as experiences in nature and also negative situations, like someone acting controlling or possessive.

While men and women tend to think differently about the concept of love, they agree on many aspects.

Actions speak louder than words. Behavioral rather than purely verbal expressions were more effective as indicators of love. For example, embraces were more suggestive of love than someone simply saying, "I love you."

Little things make a big impact. Small gestures and acts of compassion top the list of what makes people feel loved.

psu.edu/news/research/story/love-actually-americans-agree-what-makes-people-feel-love/



Another Benefit of Eating Breakfast



Breakfast revs up the metabolism and provides us with energy. It may also reduce our chances of craving snacks in the afternoon. According to a new study published in *Circulation*, the journal of the American Heart Association, breakfast may lower your risk of a stroke or heart attack.

A Columbia University research team gathered 39 years of data on meal schedules and nutritional components of the American diet.

Americans who consistently started their days with breakfast tended to have good overall health and a lower risk of type 2 diabetes, high blood pressure, bad cholesterol levels, and obesity.

Look for protein as well as complex carbs, natural sugars, and adequate fiber instead of a donut or pastry.

wellandgood.com/good-food/scientific-study-on-breakfast

Prepare for Another Stressful Tax Season

Some tax preparers, faced with staffing shortages and worn out by two prolonged tax years, are limiting the number of returns they can handle this tax season.



Accounting firms were not immune to the Great Resignation or staffing shortages that have plagued Corporate America over the last 2 years, and neither was the IRS, with expectations of more than 160 million individual tax returns this year.

Reduced capacity may lead to service limitations in every aspect of tax preparation. One exception could be retail services such as TurboTax and H&R Block, which offer software-based support for many filers across the nation and expect sufficient staffing to meet demand for in-person and virtual services this year.

Those with complex tax questions in need of support from IRS or a traditional local tax preparer may find themselves needing to file an extension due to long wait times, or may face problems finding appropriate services if they haven't already engaged their regular preparer.

The takeaway: get an early start this season – get your paperwork in good order to ensure the smoothest possible process and be prepared for support delays if you are calling your preparer or the IRS for assistance.

marketwatch.com/story/i-know-there-are-going-to-be-headaches-tax-preparers-brace-for-another-stressful-tax-season-as-some-report-difficulty-hiring-staff-11643335124

Cupid's Origin Story



In Greek mythology, Eros was a human son of Aphrodite, the goddess of Love. A legendary heartthrob, his name meant desire. Not the cute and mischievous baby that we know today, Eros could force people into love against their nature and delighted in chaos – he was somewhat terrifying.

His powers were muted over time, and his tendency to strike mortals with chaotic longings was diminished into carrying out the wishes of his mother, who governed relationships.

As Romans expanded in power, they adopted much of Greek mythology. They adopted Eros and gave him the Roman name of Cupid, which also translates to desire.

time.com/5516579/history-cupid-valentines-day

Health Benefits of Grapefruit In Season

Grapefruit is plentiful this time of year. Its unique combination of sweet and tart flavors can wake up your taste buds for breakfast or add a pleasant accent to winter salads.

Rich in nutrients, antioxidants and fiber, grapefruit has shown promise in scientific studies for some powerful health benefits, including immune system boosting, weight loss, blood sugar regulation, and a reduced risk of heart disease.

Half a Grapefruit Provides:

Calories: 52
Carbs: 13 grams
Protein: 1 gram
Fiber: 2 grams
Vitamin C: 64% of the RDI
Vitamin A: 28% of the RDI
Potassium: 5% of the RDI
Thiamine: 4% of the RDI
Folate: 4% of the RDI
Magnesium: 3% of the RDI

Along with Vitamin C, grapefruit contains

Beta-carotene, which converts into vitamin A in the body, as well as Lycopene and the anti-inflammatory compounds known as Flavanones.

Grapefruit also provides small amounts of B vitamins, zinc, copper and iron, working together to promote immune system function.



Medication Considerations:

Substances in grapefruit have been shown to inhibit an enzyme (cytochrome P450) which your body uses to metabolize certain medications, including immunosuppressants, Benzodiazepines, calcium channel blockers, indinavir, Carbamazepine, and some statins. If you are taking any of these medications, talk with your doctor before adding grapefruit to your diet.

healthline.com/nutrition/10-benefits-of-grapefruit

It Happened In ... February



February 3rd 1913 – The 16th Amendment to the U.S. Constitution was ratified, granting Congress the authority to collect income taxes.

February 6th 1895 – Legendary baseball player George Herman "Babe" Ruth was born in Baltimore, Maryland.

February 16th 1935 – Sonny Bono was born in Detroit, Michigan. Following a musical career and costarring in the Sonny & Cher Comedy Hour, he was elected mayor of Palm Springs, California, then became a Republican congressman, serving until his death in 1998 from a skiing accident.

February 28th 1994 – NATO conducted its first combat action in its 45 year history as four Bosnian Serb jets were shot down by American fighters in a no-fly zone.

<http://www.historyplace.com/specials/calendar/february.htm>



Social Security 2022 Highlights

Social Security recipients in 2022 will see a record COLA of 5.9%, the largest since 1982 when it was 7.4%. This translates to an average monthly payment of \$1,657 in 2022, a \$114 increase from the 2021 average payment. The maximum Social Security payment for a worker retiring at full retirement age in 2022 will be \$3,345, a \$193 increase from \$3,148 in 2021.

Americans turning 62 on or after January 2, 2022, can claim benefits as soon as they're entitled, however this will result in monthly payments 30 percent lower than if they had waited for their full retirement age of 67. Some mitigation options exist to increase monthly payments. For example, continuing to work while receiving benefits can boost future monthly payments if it increases a person's monthly average wage based on their highest 35 years of indexed annual earnings.

Each year, the Social Security Board of Trustees issues a report about the financial status of the program, including projections for its future solvency. The 2021

Trustee's Report is the first to include effects of the Covid-19 pandemic.

The 2021 report projected that the Old Age and Survivors Insurance (OASI) trust, which provides funding for the Social Security program and is credited with the Federal Insurance Contributions Act (FICA) tax collected on earnings each year, will become depleted in 2033, a year earlier than last year's projections.

Key factors contributing to this depletion included longer lifespans and a decreasing number of workers paying FICA taxes for every retired person collecting Social Security benefits. After depletion of the trust in 2033, barring changes

to policy that would increase its funding, the program was projected to only be able to cover 76 percent (same as last year) of beneficiary payments using FICA taxes.



ssa.gov/benefits/retirement/planner/age-reduction.html

ssa.gov/OACT/COLA/colaseries.html

ssa.gov/OACT/TRSUM/index.html