



**Inside This Issue:**



*Forecasters Predictions for 2022 Allergy Season* ..... 1

*Basics of Bone Broth* ..... 2

*Collagen for Health* ..... 2

*Memorial Day* ..... 3

*Mother's Day - History and Origins* .....3

*It Happened In May* .....4

*Federal Funds Rate Hike Expected in May and Beyond* .....4



**Growing seasons are extending across the continental U.S., thus extending the pollen season, which forecasters predict could increase seasonal allergy suffering in 2022.** Trees are commonly the first and biggest pollen producers in the spring. By late spring and early summer, grass pollen will start to dominate, and, finally, toward the late summer and early fall, weed pollen will take over for the rest of the season.

On rainy or windless days, pollen has a harder time circulating, which reduces allergy symptoms. Pollen tends to travel more with warm, windy and dry weather. Dry conditions and drought can hinder grass and weed growth and reduce certain pollen levels.

Northwest, tree, grass, and weed pollen is expected to be worse than average and also compared to other areas of the country due to the mild temperatures and ample moisture.

The lack of rain in the Southwest and much of the arid West Coast will contribute to lower tree, grass, and weed pollen levels this season.

Steady Spring rainfall will cause lower than average tree pollen levels in the Northeast, but the East Coast will experience more average rates of grass and weed pollen throughout the summer.



For Americans living in the Southeast and the Pacific

[accuweather.com/en/health-wellness/accuweather-2022-us-spring-allergy-forecast/1153861](https://accuweather.com/en/health-wellness/accuweather-2022-us-spring-allergy-forecast/1153861)

## Basics of Bone Broth



Bone broth differs from regular stock in that it can require from 24 to 48 hours to make rather than an hour or two. The basic process includes:

### Oven roasted bones.

Whole roasted chicken or turkey carcasses already qualify as oven roasted; cleaned beef marrow, rib, or knuckle bones, can be roasted in a pan at 400°F for 30 minutes.

### Vigorous boil, 1 hour.

Bones are covered in water and boiled at least 1 hour. Many processes call for a small amount of apple cider vinegar, in proportion of 2 tsp vinegar to 3 qt water.

### Slow simmer.

Simmer broth between 24 and 48 hours, adding carrot, celery, or onion ends as well as herbs like sage, garlic, rosemary, or lovage near the second half of simmering.

[thekitchn.com/how-to-make-bone-broth-cooking-lessons-from-the-kitchn-215311](http://thekitchn.com/how-to-make-bone-broth-cooking-lessons-from-the-kitchn-215311)

## Collagen for Health

**Collagen is a protein found in connective tissue, skin, tendon, bone, and cartilage.**

Collagen provides structural support to tissues and plays important roles in cellular processes, including tissue repair, immune response, cellular communication and tissue maintenance.

Connective tissue cells called fibroblasts produce and maintain collagen. As people grow older, their collagen becomes fragmented, and connective tissue cells called fibroblasts becomes impaired, slowing collagen production.

While collagen loss and damage as you age are inevitable, certain dietary and lifestyle factors can accelerate this process. Cigarettes, alcohol, and diets high in processed foods and excess sugar, as well as excessive sun exposure can accelerate the effects of collagen loss in the natural aging process.

Diet choices can support healthy collagen production, with a focus on foods like bone broth which is made from bones, skin, and ligaments of animals, such as chicken skin and pig knuckle. Additional sources include seafood, particularly fish skin and jellyfish along with amino acid rich foods like poultry, fish, beans, and eggs.

For example, vitamin C is necessary for collagen synthesis, so consuming plenty of vitamin C-rich foods can help support healthy collagen levels.

Collagen supplements may help promote the health of the skin and skeletal system and may help improve symptoms related to osteoarthritis. They're considered safe on their own but may contain other ingredients that aren't appropriate for everyone.



[healthline.com/nutrition/collagen](http://healthline.com/nutrition/collagen)

## Memorial Day



**Memorial Day is observed on the last Monday of May and occurs this year on May 30, 2022.**

Originally known as Decoration Day, many Americans after the Civil War had begun hosting tributes to fallen soldiers by decorating their graves and with flowers and flags.

This practice was already common when Union General John A. Logan called for an official nationwide day of remembrance on May 30, 1868, a date chosen because it wasn't the anniversary of a particular battle.

In the aftermath of World War I, the holiday evolved to commemorate fallen military personnel in all wars.

In 1968, Congress passed the Uniform Monday Holiday Act, to create a three-day weekend for federal employees. This established Memorial Day as the last Monday in May, but the celebration did not become an official federal holiday until 1971.

[countryliving.com/life/a5445/history-of-memorial-day/](http://countryliving.com/life/a5445/history-of-memorial-day/)

## Mother's Day – History and Origins

**The clearest precedent for Mother's Day is the early Christian festival known as "Mothering Sunday."**

This traditional celebration in UK and some parts of Europe fell on the fourth Sunday in Lent, a time when worshipers returned to their "mother church" for a special service.

In time, this tradition shifted to more of a secular holiday when children presented gifts and flowers to their mothers, but was fading in popularity before merging with the American Mother's Day customs in the 1930s and 1940s.

Ann Reeves Jarvis of West Virginia was fostering "Mothers' Day Work Clubs" to teach local women how to properly care for their children prior to the Civil War, which acted as a unifying force in the region after the war had subsided. In 1868 Jarvis organized "Mothers' Friendship Day," at which mothers gathered with former Union and Confederate soldiers to promote reconciliation. Her efforts eventually led to the adoption of Mother's Day as a national holiday in 1914, although she

later would criticize the commercialization of the holiday and work to remove it from the calendar.



The abolitionist and suffragette Julia Ward Howe also promoted a mother centered day in her 1870 "Mother's Day Proclamation," which asked mothers to unite in promoting world peace. She campaigned in the early 1870's for a "Mother's Peace Day" to be celebrated every June 2.

Additional promoters include Juliet Calhoun Blakely was a temperance activist who inspired a local Mother's Day in Albion, Michigan in the 1870s along with Mary Towles Sasseen and Frank Hering, who worked to organize a Mothers' Day in the late 19th and early 20th centuries.

1 - [history.com/topics/holidays/mothers-day](http://history.com/topics/holidays/mothers-day)

## It Happened In ...



**May 4, 1494** – Christopher Columbus discovered Jamaica in the course of his second voyage in search of the New World.

**May 7, 1992** – The 27th Amendment to the U.S. Constitution, forbidding Congress from giving itself pay raises, was ratified.

**May 17, 1875** – Churchill Downs in Louisville opened the first Kentucky Derby horse race.

**May 21, 1881** – The American Red Cross was founded by Clara Barton. The organization today provides volunteer disaster relief in the U.S. and abroad. Community services include collecting and distributing donated blood, and teaching health and safety classes.

**May 27, 1937** – The Golden Gate Bridge opened in San Francisco, with a celebration of 200,000 people strolling across it.

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

## Federal Funds Rate Hike Expected in May and Beyond

**Federal Reserve officials may implement a half-point federal funds rate increase at their May 3-4 meeting, and similar increases could follow in order to bring inflation under control.** Based on statements from Fed officials, the fed-funds futures market has priced in a half-point rate hike for May, three-quarters of a point for June, and another half-point in July.<sup>1</sup>

Higher funds rates effectively increase the cost of credit, making borrowing money more expensive, and as a result the cost of doing business rises for public and private companies. Higher costs and less business could lower revenues and earnings for public firms, potentially impacting their growth rate and their stock values.<sup>2</sup>

When the Fed increases rates, new bonds will soon be coming onto the market offering investors higher interest rate payments. To reflect the higher overall rates, existing bonds will decline in price to make their comparatively lower interest rate payments more appealing to investors.<sup>2</sup>

The federal funds rate is also a benchmark for deposit account

annual percentage yields (APYs), so earnings on savings accounts, checking accounts, certificates of deposit (CDs) and money market accounts increase as well. Personal loans, lines of credit and credit cards, respond gradually to Fed rate increases. New fixed-rate



loans can see higher interest rates, but existing ones are immune to changes to the federal funds rate. Variable rate loans respond to Fed rate changes as the interest rates they charge are based on benchmarks that reference the federal funds rate.

For all investors, especially those close to retirement, rising rate environments need to be handled with care. Managing debt exposure and striking the right asset allocation can help mitigate the impact of rising rates.

1 - [marketwatch.com/articles/interest-rate-hikes-51650675267](http://marketwatch.com/articles/interest-rate-hikes-51650675267)

2 - [forbes.com/advisor/investing/fed-raises-interest-rates](http://forbes.com/advisor/investing/fed-raises-interest-rates)