



YERBA BUENA

Financial Partners

The Mint Edition



QUOTE OF THE MONTH

If you have knowledge, let others light their candles at it."

— Margaret Fuller

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PREPARING FOR LONGEVITY

The landscape of aging is changing. Researchers at Stanford University's Center on Longevity believe that by 2050, a century-long life expectancy will be the norm. Living into your nineties is already increasingly normal. The financial aspect of longevity requires careful consideration; those nearing retirement age and those just starting work may have misconceptions about aging, not



realizing that they may live much longer than their forebears. This can make people inadequately prepare for retirement, potentially leaving them with insufficient retirement assets to sustain a century-long life. Social Security is also projected to face financial challenges in the coming years.

Medicare does not cover extended-care expenses.¹

There are many issues the coming generations of retirees will face that their parents and grandparents did not need to consider. One is a shortage of caregivers, which may lead, with time, to an unprecedented increase in extended-care costs. The issue of loneliness among seniors is another factor that should be considered, as prolonged social isolation can have health effects. Fostering physical, social, and emotional connections among older adults is vital for a thriving, super-aging society, and living in a community that enables those deep connections may be an important consideration for retirement. Preparing for longevity involves both financial preparation and proactive health management and is part of an ongoing conversation to have with your trusted financial professional.

EXPLORING HOBBIES AND INTERESTS IN RETIREMENT: FINDING YOUR PASSION



Retirement marks the beginning of a new chapter in life, a time to embrace leisure and pursue long-awaited interests. It's an opportunity to delve into hobbies that may have been neglected due to a busy career or family responsibilities. Exploring new passions can bring immense joy and fulfillment, making retirement an exciting phase to discover and nurture one's interests.

Whether painting, gardening, playing a musical instrument, or even learning a new language, the options are endless. Exploring different hobbies not only brings pleasure but also stimulates the mind and enhances overall well-being. Engaging in activities that bring a sense of purpose and accomplishment can boost self-esteem and provide a fulfilling sense of identity during retirement. Finding your passion in retirement involves experimentation and an open mind. Attend workshops, join local clubs or online communities, and connect with like-minded individuals with similar interests. The journey of exploring hobbies and interests in retirement is not only about discovering new pastimes but also about creating a vibrant and meaningful lifestyle that keeps you engaged and enthusiastic about life's endless possibilities. So, embrace this chapter of life with open arms and let your passions guide you toward a fulfilling and joyful retirement.³

RECIPE: DELICIOUS PORK AND NOODLES



Ingredients

1-2 lbs. pork loin
2 (14oz.) cans low-salt beef broth
1 (16oz.) bag egg noodles
Salt & pepper

Directions

Sprinkle pork loin all over with salt and pepper.

Spray inside of slow cooker with cooking oil.

Place pork in slow cooker along with $\frac{1}{4}$ cup of water and cook on low all day or on high for 3-4 hours.

About 15-20 min. before serving, bring the broth to a boil in a stove pot, then add the bag of noodles (cook them per the directions on the package).

Take the pork loin out of the slow cooker, gently shred pork.

When noodles are done, add shredded pork to the stove pot and stir it in.

Adapted from Food.com.²

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DID YOU KNOW?



Just plane enormous.

Denver International Airport has a total land area of 53 square miles, larger than the borough of Manhattan in New York City.⁴

ON THE BRIGHT SIDE



Ms. Hoffner waved to the crowd as she stood with her tandem jumper, Derek Baxter, left, and her friend Joe Conant. Credit: Brian Cassella/Chicago Tribune, via Associated Press

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Dorothy Hoffner, a fearless 104-year-old woman from Chicago, embarked on a tandem skydive to break the record for the world's oldest skydiver. Leaving her walker behind, she confidently jumped from a plane at Skydive Chicago in Ottawa, Illinois. Despite setting a record-breaking jump, the Guinness World Records certification is pending.⁵

BRAIN TEASER

The more there is of it, the less you see. What is it?

STUMPED? CALL ANDREW ZITTEL

Best regards,

Andrew Zittel
Yerba Buena Financial Partners

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1. TIME.com, October 6, 2023
2. Food.com, November 2, 2023
3. Second Wind Movement, November 2, 2023
4. AccuWeather.com, November 2, 2023
4. Today.com, October 2, 2023

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