



**Inside This Issue:**



*The Legend of "Stingy Jack"*  
..... 1

*Creamy Roasted Pumpkin Soup*  
..... 2

*Don't Forget to Wipe Your Smart Gadgets Before You Get Rid of Them*  
..... 2

*Vaccinations For Flu Recommended*  
..... 3

*Volunteering Is the Best Kept Secret for Mental Health*  
.....3

*It Happened In October*  
.....4

*Federal Reserve Officials Raised Interest Rates for a Third Time This Year.*  
.....4



**The Legend of "Stingy Jack"**

People have been making jack-o'-lanterns at Halloween for centuries, originating from an Irish myth about a man nicknamed "Stingy Jack" who invited the Devil to have a drink with him. He didn't want to pay, so convinced the Devil to turn himself into a coin Jack could use to buy their drinks. Once the Devil did so, Jack kept the Devil as a coin in his pocket next to a silver cross, preventing him from changing back. Jack freed the Devil, under the condition that he would not bother Jack for one year and that, should Jack die, he would not claim his soul.

The next year, Jack tricked the Devil into climbing a tree to pick a piece of fruit. While he was up in the tree, Jack carved a sign of the cross into the tree's bark so that the Devil could not come down until

promising not to bother Jack for ten more years.

When Jack died, God would not allow him into heaven and the Devil would not allow Jack into hell. He sent Jack off into the dark night with only a burning coal to light his way.

Jack put the coal into a carved-out turnip and has been roaming the Earth with it ever since. The Irish referred to him as "Jack of the Lantern," and then, simply "Jack O'Lantern."



Immigrants from these countries brought the jack o'lantern tradition with them when they came to the United States and soon found that pumpkins, a fruit native to America, make perfect jack-o'-lanterns.

<https://www.history.com/topics/halloween/jack-olantern-history>

## Creamy Roasted Pumpkin Soup



### Ingredients:

2 Whole Pie Pumpkins  
1 Quart Chicken Stock\*  
1/2 Cup Heavy Cream  
1/4 Cup Maple Syrup  
Sea Salt & Nutmeg (to taste)

**Preheat your oven to 325 degrees.** Place whole pumpkins in pre-heated oven and roast until soft and partially shriveled. Cool and slice in half. Scoop out pulp and seeds.

Scrape out pumpkin flesh and place chunks into a pot. Pour in maple syrup and chicken stock, then heat over medium/low heat until simmering. Mash larger chunks out. Place mixture into food processor or blender, and puree until smooth. Add salt, nutmeg, and cream. Blend again until velvety. Serve in bowls or pumpkin shells, drizzled with extra cream.

Garnish with chopped parsley, chives, or roasted pumpkin seeds.

## Don't Forget to Wipe Your Smart Gadgets Before You Get Rid of Them

You wipe your old computers and smartphones clean before you sell, donate, or recycle them so nobody can access your documents, login credentials, or personal information.

**Smartphone gadgets spend a lot of time listening to your requests or watching you go about your life, but deleting data from your smart speaker or camera isn't always simple.**

Most of these devices require a factory reset, which deletes your custom settings and some of your data. It's not a difficult process to do, but it might be unfamiliar to you if you've never done it before. Here's an example of how to wipe clean an Amazon Echo, one of the more popular smart home devices:

**Amazon Echo:** press and hold the Microphone off and Volume down buttons on the top of your device. You'll have to hold them down for about 20 seconds until the light ring turns orange. After that, release, and the light ring should turn blue, switch off, and then turn orange again to indicate the device is back to its factory-default setup mode.

Older Echos with a volume ring have a reset button at their base. Press and hold using a paperclip or pin until the light ring turns orange and goes through the above rotation.

**Don't forget to deregister your Echo from your Amazon account.** Pull up the Alexa app and open up the sidebar, then tap on Alexa Devices, tap on your device's name, scroll to the "Registered to" section, and hit Deregister. Confirm your choice in a popup.

You can find your connected gadgets via Amazon.com. Go to Accounts & Lists > Your Content & Devices, click on the Devices tab, then the actions button to the left of the device you want to disconnect, and click Deregister.

**Echo devices with screens deregister as part of their factory reset process.**



<https://lifehacker.com/how-to-wipe-your-smart-gadgets-before-you-get-rid-of-them>

## Vaccinations For Flu Recommended



The Centers for Disease Control and Prevention ranks last year's flu season as one of the roughest in recent history. This year, the CDC urges everyone six months or older to be vaccinated against the flu.

The American Academy of Pediatrics recommends flu shots for kids, rather than the alternative FluMist nasal spray as the shots simply work better. The University of Pittsburgh Medical Center's Influenza Committee recommends, Flucelvax and FluBlok, egg-free vaccines which may be slightly more effective than inoculations grown in eggs, as the H3N2 flu virus can mutate under such conditions. Drugs like Tamiflu and Relenza may be joined by Baloxavir this season, on the FDA fast track as it a single dose may control flu symptoms.

[nbcnews.com/health/health-news/guidance-which-flu-vaccine-get-shots-kids-maybe-go-egg-n906291](http://nbcnews.com/health/health-news/guidance-which-flu-vaccine-get-shots-kids-maybe-go-egg-n906291)

## Volunteering Is the Best Kept Secret for Mental Health

It's generally understood that helping out others makes a person feel nice, but that experience goes beyond just the feel-good glow of altruism.

Studies have found that helping others has tangible benefits, both mental and physical, from lowering your blood pressure to reducing feelings of depression. And research hasn't found a significant difference in the type of volunteering—any kind of helpful act can create benefits.

**"Research has shown that there's evidence volunteer work promotes that psychological well being you're talking about,"** - Rodlescia Sneed, a public health research associate at Michigan State University.<sup>1</sup>

This is still an emerging field of study, so the underlying functions aren't fully understood yet. But we have a few clues, like research that

has shown oxytocin, a neurotransmitter that regulates social interaction, increases in some people who regularly volunteer. Sneed said there's also prevailing theories that volunteering is beneficial because it allows someone to focus on something else for awhile and may provide useful perspective—your problems



don't seem as bad when you're working with people who don't have enough to eat, for example.

Helping others is a natural high our brains are wired for. One exception: when doing good is your job. While meaningful work may provide a lasting feeling of contentment, jobs like health care and aid work are often high stress. So even if your job is to help people, you might benefit from some volunteering on the side.

[motherboard.vice.com/en\\_us/article/a37nvk/volunteering-is-the-best-kept-secret-for-mental-health-stressweek2017](http://motherboard.vice.com/en_us/article/a37nvk/volunteering-is-the-best-kept-secret-for-mental-health-stressweek2017)

## It Happened In ...



**October 3<sup>rd</sup> 1990** – After 45 years of Cold War division, East and West Germany were reunited as the Federal Republic of Germany.

**October 7<sup>th</sup> 1765** – The Stamp Act Congress convened in New York City with representatives from nine colonies meeting to protest the British Stamp Act which imposed a direct tax by the British Crown on the American colonies.

**October 14<sup>th</sup> 1947** – U.S. Air Force Captain Chuck Yeager became the first man to break the sound barrier, flying in a rocket-powered research aircraft.

**October 21<sup>st</sup> 1915** – The first transatlantic radio voice message was made by the American Telephone and Telegraph Company from Virginia to Paris.

**October 23<sup>rd</sup> 1989** – Hungary declared itself a republic 33 years after Soviet Russian troops crushed a popular revolt against Communist rule.

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

## Federal Reserve Officials Raised Interest Rates for a Third Time This Year.

**Federal Reserve officials raised interest rates for a third time this year to the range of 2% to 2.25%.** It was the eighth rate hike since the Fed began raising rates from near-zero in December of 2015. Updated “dot plot” forecasts made a December rate hike almost certain, with 12 of 16 officials now expecting another increase by year-end. That grew from eight in their June projections.<sup>1</sup>

The funds rate is closely tied to consumer interest rates, which generally rise as soon as the Fed moves.

Growth and job gains have been strong and inflation remains near the 2 percent target, the FOMC said in its statement. In their post-meeting statement and updated economic projections, Fed policy makers made no mention of trade worries and showed no sign they would soon halt the upward march of rates. U.S. stocks fell and Treasuries rose after the Fed signaled that it will continue raising rates. While U.S. GDP is likely to cool next year, it should remain above trend

with inflation around target, employment strong and financial conditions still supportive.

The majority of annuity strategies revolve around lifetime income, however interest rates do play a secondary role. So as the Fed raises rates, then annuity contractual guarantees for products including multi-year guarantee annuities (MYGA) and Fixed-index annuities (FIA) could improve.



While the Fed is expected to continue its active tightening cycle, trade tensions between the U.S. and China could hijack rate increases. As Powell emphasizes unemployment, which is expected to continue to improve next year, four rate hikes look likely in 2019.<sup>2</sup>

1- <https://www.forbes.com/sites/randybrown/2018/09/27/fed-hikes-rates-by-0-25-what-happens-next>

2 - <https://www.bloomberg.com/news/articles/2018-09-26/fed-raises-rates-and-says-more-coming-brushing-off-trump-jobs>