



Just for Fun

"The heads of strong old age are beautiful beyond all grace of youth."

ROBINSON JEFFERS

ON THE BRIGHT SIDE

Eighty-one percent of retirees responding to the University of Michigan's most-recent, federally funded Health and Retirement Study (2016) said that their quality of life in retirement was either as good or better than in their working years. That compares to 65% in 1992.¹

BRAIN TEASER

What 7-letter word becomes longer when its third letter is removed?

DID YOU KNOW?

A cloud can weigh a million pounds

As the United States Geological Survey explains, a cumulus cloud measuring one cubic kilometer weighs about 550 tons, or 1.1 million pounds. The cloud is heavy with water and water vapor. The reason it stays aloft is because the density of the drier air beneath it is greater.²

Market Declines and the Colorado Trail

For a brief second, I thought about drawing a clever analogy between hiking the Colorado Trail and the stock market. Then I thought, "there's no way the stock market can ever equate to the Colorado high country!"

However, I did notice (well after the fact) that the stock market took a dive the week I left for the trail. Investors probably had a few anxious moments as it appears the drop was well over 5 percent. That makes two times the market has tumbled more than 5% this year (the first was in May). It sounds like a crazy year, but remember that 5% drops happen, on average, three times a year. I'm not predicting a third drop, just saying that nothing unusual has happened. And for those who were patient, the recoveries from those downturns were relatively swift.

However, if you do have concerns, give us a call and we'll help you decide if a change is necessary. It's always better to plan ahead when the market is doing well, than to react after it drops.

Tales from the Trail

On August 3, I set out for Durango on the Colorado Trail – 486 miles, numerous mountain ranges and river systems, and 86,000 feet of elevation gain. The short version of the story is that I made it 230 miles before having to stop for the summer. I am already looking forward to next summer when I pick up where I left off and complete the trail. Without a doubt, it was the most spectacular adventure I've ever been on.

The longer version of the story is that I injured my ankle near Copper Mountain (a little over 100 miles in) and was unable to continue for the better part of a week. After lots of ice, elevation and rest, I hopped back on the trail and continued to Twin Lakes. However, the ankle was not healed and got progressively worse. After another week and a half of recovery, I got back on the trail feeling very good and ready to push as far as I could go with my remaining time. I hopped off the trail at about 230 miles realizing, sadly, that I would not be able to complete the trail in the time available.

There are no words to describe the intense beauty of the Colorado Trail. I crossed nearly a dozen passes – most over 12,000 feet – each with its own spectacular view; walked through beautiful pine forests, aspen groves, meadows, and burn areas; and took nearly 1000 pictures and videos. A few of my favorite pictures are below.

I also put together a video of the trip and welcome you to view it on Youtube. You can either go to www.youtube.com and search for "Steve on the Colorado Trail" or go to <https://www.youtube.com/watch?v=IbOKtFOQZlw> .



Corn Pudding Casserole³

Ingredients

- 4 eggs
- 1/2 cup sugar
- 1/2 cup sour cream
- 2 15 ounce cans creamed corn
- 4 tablespoons butter melted and slightly cooled
- 1/2 cup, plus 2 tablespoons all-purpose flour
- 6 tablespoons cornmeal
- 2 teaspoons baking powder
- 1/4 teaspoon kosher salt

Instructions

1. Preheat the oven to 350 degrees. Grease a 9x13 baking dish and set aside.
2. Whisk together the eggs and the sugar and then add in the sour cream, creamed corn and butter, stirring between each addition. Whisk together the dry ingredients and then add to the corn mixture. Stir until well combined.
3. Pour into the prepared pan and bake for 45-55 minutes, depending on your pan. When the pudding is golden brown and slightly firm to the touch, it is done.
4. Let cool at least ten minutes before serving. Scoop with a spoon or slice into squares to serve. Enjoy!



Hope Pass – 12,548 ft



The Three Apostles



Lake Ann



Near Breckenridge

I hope everyone had a wonderful summer!

Integrity – Commitment – Flexibility – Kindness

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- Social Security for Women
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* TRIVIA ANSWER: Stumped? Contact me for the answer! 720-330-1013

¹ marketwatch.com/story/fears-of-a-retirement-crisis-are-overblown-and-these-numbers-prove-it-2019-07-17 [7/21/19]

² usgs.gov/special-topic/water-science-school/science/how-much-does-a-cloud-weigh?qt-science_center_objects=0#qt-science_center_objects [7/23/19]

³ www.barefeetinthekitchen.com