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LIFE & ANNUITY



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Arbor Day – An American Tradition.

Journalist J. Sterling Morton moved from Detroit with his wife to the Nebraska Territory in 1854 and soon became editor of Nebraska’s finest newspaper. An agriculturist who planted his own property with trees, shrubs, and flowers, he advocated planting trees as windbreaks, to keep soil in place, for fuel and building materials, as well as shade from the hot sun.



Morton eventually became secretary of the Nebraska Territory and on January 4, 1872, he proposed a tree-planting holiday to be called “Arbor Day” at a meeting of the State Board of Agriculture. The date was set for April 10, 1872 and prizes were offered to counties and individuals planting the largest number of trees on that day. **It was estimated that more than one million trees were planted in Nebraska on the first Arbor Day.**

During the 1870s, other states began to observe Arbor Day, and the tradition began in schools nationwide in 1882. Today, the most common date for Arbor Day is the last Friday in April, commonly considered a national Arbor Day observance. A number of

state Arbor Days are set to coincide with the best tree planting weather, from January and February in the south to May in the far north.

The Arbor Day Foundation was established in 1972 as a nonprofit membership organization dedicated to planting trees. With over one million members, they offer tree planting programs and education. Each individual membership has an optional gift of 10 free trees.

<https://shop.arborday.org/membership>

Asparagus

Fresh local Asparagus is a great Spring treat. The West Coast season runs from February to May while on the East Coast asparagus appears in May and June.



Asparagus With Bacon Sabayon

1.5 lb fresh Asparagus spears, trimmed and steamed

4 chopped bacon strips
4 egg yolks
3 tbsp water
1 tsp white wine vinegar
1 tsp Dijon mustard
pinch of cayenne
chopped fresh chives

Cook chopped bacon strips until crisp. Drain, reserving the drippings.

Combine egg yolks, water, vinegar, mustard, and cayenne in a heatproof bowl set over simmering water; whisk until thick, about 4 minutes.

Remove from heat; whisk in 1 tablespoon bacon drippings, salt to taste. Spoon over asparagus and top with chives and the chopped bacon.

Building Muscle As Age Tears It Down

In our 40s and 50s, we begin to experience muscle loss and diminishing strength, even if we exercise fairly regularly.

Reduced physical activity, sedentary behavior, and less intense exercise play a role in age-related muscle loss, a leading contributor to frailty and loss of independence associated with aging.

Muscle loss begins in our 30s but gains momentum when we hit 50 and accelerates even more rapidly into the mid-70s. The good news is that muscle loss and loss of strength can be slowed considerably in most cases and even reversed in some, regardless of age or fitness level. A 1994 study even showed that people could gain muscle in their late 90s.



Strength training helps build muscle and support the connection between nerves and muscle cells to maintain existing muscle. It also helps improve the body's response to dietary protein. Many

people, however, don't work out intensely enough to reap the full benefits.

To build muscle, choose a weight or level of resistance that is difficult to perform more than 10 to 15 times in a row. Resting in between sets is an important part of the process, and the duration of rest can range from three minutes to seven.

For best results, perform two to three sets per major muscle group (legs, back, chest, arms, shoulders) at least twice a week, allowing several days between strength workouts for adequate recovery. This is when muscle growth actually occurs.

Beginners should start with weight machines or hire a trainer or physical therapist, as they will help guide form to avoid injury. Add more exercises, free weights or more weight to continue making progress.

Dietary protein is important to combat muscle loss. Research suggests that older adults may benefit from higher protein levels than the current federal dietary guidelines.

www.cnn.com/2018/03/06/health/muscle-age-exercise-jampolis

Orbitz Legacy Travel Site Likely Hacked



An Orbitz legacy travel booking platform may have been hacked, potentially exposing personal data of people making purchases between Jan. 1, 2016 and Dec. 22, 2017. Orbitz said Tuesday, March 20, 2018, about 880,000 payment cards were impacted.

Data could include name, address, payment card information, date of birth, phone number, email address and gender; Social Security information was not hacked. The company believes the breach occurred between Oct. 1, 2017 and Dec. 22, 2017 and is offering those impacted a year of free credit monitoring and identity protection service in countries where available.

The current Orbitz.com website was not involved in the incident.

<https://www.usnews.com/news/business/articles/2018-03-20/orbitz-legacy-travel-booking-platform-likely-hacked>

Reasons You Might Be Tired, Even After Sleeping Well

A good night's sleep is supposed to leave you feeling rejuvenated, refreshed, and wide awake. But what if it doesn't? The reasons you might be tired, even after sleeping well can vary from easily preventable to something more serious that will require some doctor visits.

Typically, experts say that adults need seven to nine hours of sleep each night to get energy and stay healthy — but it is possible to get that amount of sleep every single night and still feel sleepy the next day.¹

Here are a few reasons you're tired even after sleeping well:

1. Not Moving Around Enough

According to Science Alert, "doing light exercise just a few times a week can leave you more energized." Regular movement helps your body work better overall, and over time, it will help you feel more awake.

2. Dehydration

Being dehydrated affects blood volume, which can make your heart less efficient, leading to consistent feelings of exhaustion.

3. Depression or Anxiety

Depression can leave you feeling tired all the time, no matter how much sleep you get. Often, people often don't realize they're depressed until they realize how sleepy they are. Anxiety can make sleep more restless, interfering with deep sleep, leaving you feeling exhausted and overwhelmed.

4. Drinking Too Much Coffee

Coffee is meant to keep us awake and energized, but too much of it too late in the day will backfire. Science Alert says, "It will mess with your adenosine production, making it harder to go to sleep."

Feeling tired could also signal iron or magnesium deficiencies or more serious issues like diabetes, a thyroid disorder, or anemia. If exhaustion persists for more than a week and is accompanied by shortness of breath or other symptoms, it could be time to consult your doctor.



<https://www.bustle.com/p/11-reasons-you-might-be-tired-even-after-sleeping-well>

It Happened In ...

APRIL



April 12th 1981 –

The first space shuttle flight occurred with the launch of Columbia; astronauts John Young and Robert Crippen were aboard. Columbia spent 54 hours in space, making 36 orbits, then landed at Edwards Air Force Base in California.

April 18th 1775 –

The Midnight Ride of Paul Revere and William Dawes occurred as the two men rode out of Boston about 10 p.m. to warn patriots at Lexington and Concord of the approaching British.

April 23rd 1791 –

James Buchanan, the 15th U.S. President was born in Cove Gap, Pennsylvania. The only life-long bachelor to occupy the White House, he served just one term from 1857 to 1861.

April 30th 1789 –

George Washington was administered the oath of office as the first U.S. president on the balcony of Federal Hall at the corner of Wall and Broad Streets in New York City.

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

Fed Hikes Interest Rates Again As Expected This March

Interest rates are going up again, thanks to a well-telegraphed Federal Reserve move on Wednesday, March 21.

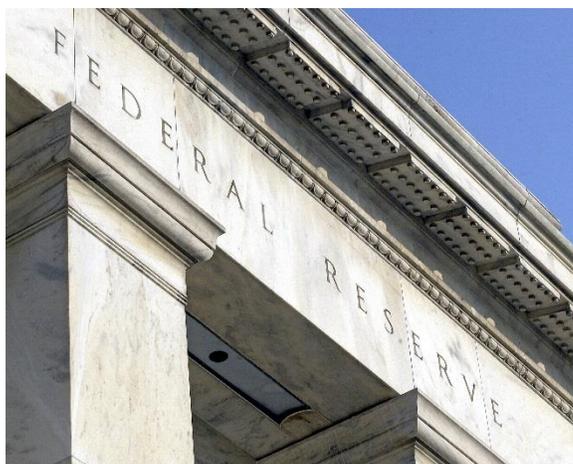
Central bankers, led by Jerome Powell in his first meeting as chairman, approved the widely expected quarter-point hike that puts the new benchmark funds rate at a target of 1.5 percent to 1.75 percent. It was the sixth rate hike since the policymaking Federal Open Market Committee began raising rates off near-zero in December 2015.

The rate increase came with another upgrade in the Fed's economic forecast, and the signal that rate hikes could be more aggressive. The market currently expects three hikes for 2018, and that remained the baseline forecast, but at least one more increase was added within the next two years.

The decision to increase the funds rate came unanimously even though some members have questioned why the Fed is moving absent more inflationary pressures.

Inflation expectations remained for the most part unchanged. **The 2018 inflation forecast remains just 1.9 percent for both core and headline inflation — core excludes food and energy prices.**

For 2019, the forecast for core personal consumption expenditures edged higher to 2.1 percent from 2 percent, while headline remained at 2 percent. The committee nudged the 2020 level up from 2 percent to 2.1 percent for both core and headline.



The low inflation expectations are particularly remarkable considering that Fed officials now see low unemployment rates - currently at 4.1 percent.

www.cnn.com/2018/03/21/fed-hikes-rates-by-a-quarter-point-at-chair-powells-first-meeting.html