



Chad Owen
 (512) 608-3780
 chad@eslifeandannuity.com



EAGLE SHADOW
 LIFE & ANNUITY



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Are You Getting Enough Vitamin Sea?

Spending time by the ocean is beneficial to your wellbeing. According to an analysis of English census data published in the journal Health Place, those who live by the coast report better physical and mental health than those who don't. In a study published in the Journal of Coastal Zone Management, participants who live in homes with ocean views report feeling calmer than those without them.¹

Staring at the ocean actually changes our



brain waves' frequency and puts us into a mild meditative state.

You don't have to live by the water to reap the benefits... regular visits work too.



Scientists have dubbed the effect that the combination of soothing smells and sounds of water have on your brain "Blue Space."

It works in four ways:

- reduces stress.
- boosts your creativity.
- reduces feelings of depression.
- changes your perspective.

Science says that it's a change in the way your brain reacts to its environment leaving you feeling happy, relaxed and reenergized.²

1- www.nbcnews.com/better/health/what-beach-does-your-brain-ncna787231
 2- mysticalraven.com/health/9646/neuroscientists-strongly-recommend-that-you-visit-the-beach-regularly-heres-why

Passwords you Should Never Use



Protecting yourself from data and identity theft comes down to one choice: passwords.

Steer clear of easy personal details like birthdates and street addresses, as well as the following:

Password is the number-one and most common bad choice. Also avoid variations like **P@ssw0rd!** - these may be easy to remember, but they're the first options hackers will try.

Easy-to-guess passwords often take root because they're simple to remember. Steer clear of consecutive numbers like **12345** or **98765** as well as **QWERTY** or other letter sequences.

Best Practices: Consider a passphrase that you will remember and then substitute letters, characters, and abbreviations for parts of it.

For example, if your first pet was a bull mastiff named Bob who died in 1973, translate that to a unique password like **M@stiff!b0bRIP73**.

sba.thehartford.com/managing-risk/7-passwords-you-should-never-use

Coping With Extended Periods of Heat

The World Meteorological Organization says that heat-related deaths and illnesses have risen steadily since 1980, and now 30 percent of the world's population lives in regions vulnerable to heat waves. Heat waves are often most pronounced in dense, urban areas. Asphalt, concrete, steel, and glass soak up the summer weather and create a heat island, which can make a city upward of 22°F warmer than its surroundings.¹

Scientists have figured out that when it comes to health risks from high temperatures, the key factor to pay attention to is the deviation from the norm: A 105°F day in Phoenix may barely register for Arizona residents, but 90°F weather in Portland, Oregon, could send people to the hospital.¹

Extreme heat can be life-threatening, and heat exhaustion and heatstroke aren't the only reasons. Heat can also trigger heart issues, and even worsen breathing problems, as it boosts air pollution.²

Your city or local health department may have online information about where to



find public pools, air-conditioned spaces, medical assistance, and other help during a heat wave.

When a heat wave hits:

Drink lots of water, even if you're not thirsty.

Avoid caffeine and alcohol, which dehydrate you.

Eat lighter meals, more often.

Wear lightweight, light-colored clothing.

Check on loved ones who live alone or don't have air conditioning.

Stay inside as much as possible and avoid outdoor chores.

Never leave a child or pet alone in a car, even if it's not that hot outside.²



1 - www.vox.com/2018/7/18/17561266/summer-2018-heat-wave-japan-texas-weather-health

2 - www.webmd.com/first-aid/ss/slideshow-effects-of-heat

Fresh Summer Peach Salsa



Great with tortilla chips for a summery snack, or to top-off your summer tacos, grilled chicken, or fish.

Ingredients:

4 peaches, peeled & diced
3 small diced tomatoes
1 seeded, slivered jalapeno
1 1/4 c. diced red onion
2/3 c. minced fresh cilantro
Juice of 2 medium limes

Combine the above prepared ingredients and lime juice in a large mixing bowl and mix well, allowing the juices to marinate.

Seasoning:

One Pinch Chili powder
One Pinch Ground Cumin
Sea Salt and Ground Black Pepper to taste.

Add seasonings to mixing bowl of salsa one pinch at a time, to taste.

Keep chilled until ready to serve.

Recent Research Suggests Avoiding Dairy Fat is Less Important Than Once Believed

The average American in the 1970s drank about 30 gallons of milk a year. Due in part to the perceived risk of dairy's saturated fat content, that's down to 18 gallons in 2017, according to the Department of Agriculture.



A study published in The American Journal of Clinical Nutrition July, 2018 shows saturated fats, which turned many people away from dairy products such as whole milk, cheese, and butter in the 1980s and '90s may be less damaging than previously believed.

An analysis of 2,907 adults found that people with higher and lower levels of dairy fats in their blood had the same rate of death during a 22-year period. A number of recent studies have found the same thing.

Current research measured the dairy-fat levels in the participants' blood rather than self-reported data on how much people eat — a

notoriously unreliable measurement. This gives the current study more reliability than other previous research, but the source of the fats is unclear, so no distinction can be made between cheese, milk, yogurt, butter, or other dairy products.

While this evidence is not a reason to eat more or less dairy, people could prioritize whole-fat dairy products over those that may be lower in fat but higher in sugar, which may be added to improve taste or texture of low fat dairy products. While the idea that cheese and butter are dangerous is changing, it's also true that dairy isn't necessary for children or adults. A high-fiber plant based diet has more than enough protein and micronutrients to make up for a lack of dairy.

www.theatlantic.com/health/archive/2018/07/cheese-butter-not-necessarily-linked-to-death/565253/

It Happened In ...



August 3rd 1905 – Maggie Kuhn was born in Buffalo, New York. She founded the Gray Panthers organization to fight age discrimination after being forced into retirement at age 65 and succeeded in the banning of mandatory retirement in most professions.

August 7th 1990 – Just five days after the Iraqi invasion of Kuwait, President George H.W. Bush ordered Desert Shield, a massive military buildup to prevent further Iraqi advances.

August 14th 1945 – V-J Day: President Truman announced that Japan had surrendered to the Allies.

August 31st 1997 – Britain's Princess Diana died at age 36 from massive internal injuries suffered in a high-speed car crash, reportedly after being pursued by photographers.

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

How Much Does Your Credit Rating Affect Your Life Insurance Premium?

Credit records are among many individual data points that insurers can use to learn about you. Other data points include details in your driving record, prescription drug history and information from any previous life insurance applications.

Insurers see a connection between how you handle credit and your risk of dying early, and some use credit information to help price life insurance.

“Credit data overall isn’t as important as family health history [or some other factors], but it appears to be a good predictor of good health and longevity,” says Alison Salka, senior vice president and director of research for LIMRA, a global life insurance research organization.¹

A growing number of insurers use advanced software tools to process these data points and assess risk. More data means smarter predictive models, to the point that they can bypass life insurance medical exams, making it easier for consumers to buy their policies.

According to a 2017 LIMRA survey of insurers:

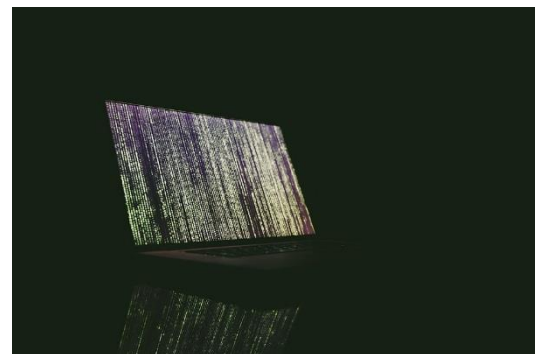
18% said they used applicants’ credit records

28% used a predictive model by analytics company LexisNexis Risk Solutions that includes credit information

8% used a credit-based score for life insurance applicants developed by credit bureau TransUnion

The LexisNexis analysis tool considers data from driving records and a slew of public records, such as bankruptcies and criminal histories. Its score can be used with other data, such as prescription drug and family health history, to set rates or direct applicants to take a medical exam.

Applicants who qualify without medical exams can get covered right away, instead of waiting weeks for lab results.



nerdwallet.com/blog/insurance/credit-can-affect-life-insurance-rates