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EAGLE SHADOW
 LIFE & ANNUITY



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'Twas the Night Before Christmas.

In 1822, Clement Clarke Moore, an Episcopal minister, wrote a long Christmas poem for his three daughters entitled “An Account of a Visit from St. Nicholas.”

Moore’s poem, which he was initially hesitant to publish due to the frivolous nature of its subject, is largely responsible for our modern image of Santa Claus as a “right jolly old elf” with a portly figure and the supernatural ability to ascend a chimney with a mere nod of his head!

Some of Moore’s imagery was probably borrowed from other sources, his poem helped popularize the now-familiar image of a Santa Claus who flew from house to house on Christmas Eve in a miniature sleigh led by eight flying reindeer, leaving gifts for deserving children.

“An Account of a Visit from St. Nicholas” created a new and immediately popular American icon.



In 1881, political cartoonist Thomas Nast drew on Moore’s poem to create the first likeness that matches our modern image of Santa Claus. His cartoon, which appeared in Harper’s Weekly, depicted Santa as a rotund, cheerful man with a full, white beard, holding a sack laden with toys for lucky children.

It is Nast who gave Santa his bright red suit trimmed with white fur, North Pole workshop, elves, and his wife, Mrs. Claus.

<https://www.history.com/topics/christmas/santa-claus>

Tips for Improving Your Holiday Conversations



Holidays mean dinners and parties, many chances to reconnect or meet new friends. Use these 3 tips to make your next conversations more valuable to you and the people you engage with.

- Open-ended questions get more interesting responses. They unlock more details which can lead your talk in many directions.
- Asking someone about specifics, such as the biggest surprise or challenge they faced in their new career can create conversations with more depth than asking how that person likes their new career.
- Follow-up: If a person says the most surprising thing about being a doctor is how uncomfortable people get in hospitals, follow up with a question like, "What do you do to help make them more comfortable?"

<https://medium.com/an-idea-for-you/the-3-minutes-it-takes-to-read-this-will-improve-your-conversations-forever>

This Cranberry – Orange Oat Bar Is A Great Way To Use Your Leftover Cranberry Sauce

The rich red of cranberries is a vibrant part of the holidays.

Cranberry sauce is a common addition to the Christmas menu, but you may want to mix up a second batch for these cranberry oat bars, which Santa is sure to request for his next visit!



Whole Berry Cranberry Sauce (approx. 14 Oz.)

In a 2 quart saucepan, bring the items below to a boil:

- $\frac{3}{4}$ Cups water
- $\frac{3}{4}$ Cups sugar
- 8 ounces fresh cranberries

Simmer over medium heat, stirring occasionally until most berries have burst. Remove from heat and allow to cool.

Cranberry-Orange Oat Bars

- 1 $\frac{1}{4}$ C Butter, melted
- 1 $\frac{1}{2}$ C Brown Sugar
- 3.5 C Rolled Oats
- 1 C Whole Wheat Flour
- 14 Oz Whole Berry Cranberry Sauce
- Juice & Zest of 1 Naval Orange
- $\frac{1}{2}$ C Chopped Walnuts
- $\frac{1}{4}$ C Shredded Coconut, Unsweetened



Sprinkle over cranberry sauce.

Bake at 375 degrees until

top is lightly browned, between 25 and 30 minutes.

Cool for at least 15 minutes, and cut into bars.

Preparation:

In a large bowl, combine 1 C melted butter, 1 C brown sugar, 2.5 C rolled oats and 1 C whole wheat flour. Press into a greased 13 by 9 inch baking pan.

Spread with cranberry sauce.

Stir in remaining butter, brown sugar, oats, along with orange juice and zest, walnuts, and coconut.

Increase Dopamine Levels Naturally



Dopamine is an important chemical messenger in the brain involved in reward, motivation, memory, attention and regulating body movements.

Dopamine levels are typically well regulated within the nervous system, but there are some things you can do to naturally increase levels.

Consume Probiotics.

Probiotics have been linked to improved mood, but more research is needed to determine the exact role dopamine plays.

Exercise Often. Exercise can boost endorphin levels and improve mood. Aerobic exercise benefits people with Parkinson's disease.

Get Enough Sleep. Getting a good night's rest may help regulate your body's natural dopamine rhythms.

www.healthline.com/nutrition/how-to-increase-dopamine

Secrets to Living Longer From The Blue Zones

In 1840, there were 90 centenarians — one for every 189,000 people in the U.S. according to Census Bureau records. Today, there are more than 53,000 centenarians — or one for every 5,800 people.

Dan Buettner spent over a decade locating and documenting longevity hot spots where people live especially long, dubbed “blue zones.” His belief that longevity is a consequence of constant, longterm little things is shared in his books The Blue Zones and Thrive.

NAPPING:

Residents of Ikaria, Greece are three times as likely to reach age 90 than people in the U.S. where they share a common tradition of enjoying a nap after tea.

EXERCISE and HEALTHY EATING HABITS emphasizing Fruits and Vegetables: Roughly 40% of Loma Linda, California's residents are Seventh-day Adventists, whose adherents discourage smoking and

encourage exercise and healthy eating. Loma Linda's share of people aged 85 or over is more than double the rate for the rest of California.

Men of Nicoya, Costa Rica who reach 60 have twice the chance to reach 90 as men in the U.S., France, or Japan. Nicoyans eat more in the morning and less at night, with high quantities of low calorie, fiber rich tropical fruit, helping them avoid overeating.

CLOSE RELATIONSHIPS: Japan is the nation with the highest life expectancy in the world, living to an average of 83 years



old. Okinawans are three times as likely to reach 100 as Americans. Buettner attributes this longevity to adherence to a facet of Japanese culture called moais, maintaining lifelong friendships from adolescence which provide emotional and social support.

It Happened In ...



December 7th 1787 – Delaware became the first state to adopt the new constitution of the United States of America.

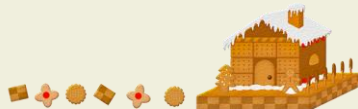
December 15th 1964 – Canada adopted a new national flag featuring a red maple leaf on a white background.

December 19th 1732 – Benjamin Franklin first published Poor Richard's Almanac containing weather predictions, humor, proverbs and epigrams.

December 25th 1899 – Film actor Humphrey Bogart was born in New York City. Best known for The African Queen, The Maltese Falcon, Casablanca and To Have and Have Not.

December 30th 1922 – The USSR was established through the confederation of Russia, Byelorussia, Ukraine and the Transcaucasian Federation.

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



Considerations for 2018 Year End Bond Swaps

The end of 2018 is a prime time to consider bond swaps (or tax swaps), in which certain bonds are sold at a loss and replaced with others.

Investors usually arrange year-end tax swaps with one or more of the following goals in mind: greater tax efficiency, better portfolio diversification, or a better rate of return. An astute series of bond (or stock) swaps might achieve one, two, or three of those objectives.

Bond swaps involve selling one bond and using the proceeds from the sale to buy a similar bond. The capital loss can be taken to counter a capital gain elsewhere. Some things to keep in mind:

Swaps only make sense for investments held within taxable accounts.

Under the wash sale rule, debt securities involved in a swap must not be substantially identical within 30 days before or after the sale.

Since the start of the nine-year bull market, bond price increases have correlated with increasing stock prices. **As the Fed moves forward with its rate hikes, interest rates are rising, breaking correlations that formed in an era of cheap money.**

Every year, investors sell underperforming shares in their stock portfolios and take either short-term or long-term capital losses. Commonly called **tax-loss harvesting**, the wash sale rule described above applies.

Target shares currently worth less than their cost basis: that is, what you paid for them, plus any commissions you



paid, plus the reinvested dividend and capital gains distributions.

morningstar.com/articles/889941/taxloss-selling-a-silver-lining-in-volatile-market.html