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EAGLE SHADOW
 LIFE & ANNUITY



*Helping people
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 secure and protect
 their retirement.*

Inside This Issue:



*Keeping Relationships
 Happy and Healthy* 1

*3 Ways to Save More in
 2019* 2

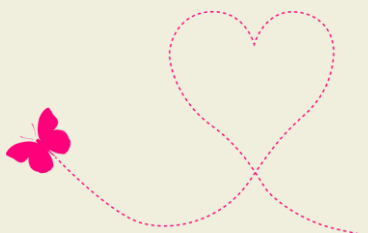
*A Decadent Hot
 Chocolate-y Dessert to
 Warm Up Your February*
 2

*Little-known facts about
 Valentine's Day* 3

*How Vitamin B12 Can
 Improve Your Health*
3

It Happened In February
4

*Why Many Baby Boomers
 Continue To Work Past
 Retirement Age*
4



Keeping Relationships Happy and Healthy

February is the month of love and since relationships are the spice of life, it's important keep our most important connections happy and healthy. Here are some tips that can help you and your loved ones grow closer:

Focus.

The world is filled with distractions that can keep us from really connecting with each other, and technology is inventing new ones every minute. Make sure to focus on the important things like your loved ones during family dinners, dates, or important discussions rather than what might be on the phone or nearest screen.

Accept loved ones for who they are.

We can try a little acceptance with ourselves, too. Often, an inability to accept our loved ones' strengths and weaknesses stems from our own inability to accept our personal shortcomings.



Healthy boundaries.

Respecting our partner's boundaries while being clear about our own boundaries creates structure in a relationship. By establishing healthy limits, relationships have the opportunity to strengthen.

Have fun together.

Shared adventures are the stuff that you reflect upon during the not so fun times in life. Take every opportunity to make pleasant memories with the ones you love.



<https://www.marriage.com/advice/relationship/>

<https://www.loveisrespect.org/healthy-relationships/>

3 Ways to Save More in 2019



Plan Ahead. One of the biggest obstacles to saving money is impulse-spending, so make a plan to save money (specify how much and how often) and hold yourself accountable.

Save Change. Get a piggy bank and save all those extra bits of change for the end of the year. When the piggy bank gets full, it's time to take all those coins into your actual brick-and-mortar bank to deposit into a savings account.

Automate Your Savings. As you make a deposit, automatically "sweep" a set percentage into a separate savings account or toward your retirement. If you already have an automatic system, increase your percentage by a small amount over time.

<https://www.cnbc.com/2018/12/19/easy-savings-tricks-for-2019.html>

<https://www.nerdwallet.com/blog/finance/save-more-in-2019-in-less-than-30-minutes/>

A Decadent Hot Chocolate-y Dessert to Warm Up Your February

Hot Chocolate-y Pudding Cake

This quick and easy recipe will warm up your Valentine's Day! Follow the recipe to create a scrumptious layer of cake with a rich, chocolate fudge sauce underneath. Like magic, the sauce will sink to the bottom of the cake by itself as the cake bakes. Serve it with ice cream for a totally decadent experience.

Cake:

1 cup all-purpose flour
½ cup white sugar
¼ tsp. salt
¼ cup unsweetened cocoa powder
2 tsp. baking powder
¾ cup milk
¼ cup melted, unsalted butter
1 tsp. Pure vanilla extract

Fudge Sauce:

½ cup white sugar
½ cup brown sugar
3 tablespoons unsweetened cocoa powder
1¼ cups boiling water

Preparation Instructions:

Preheat oven to 350 degrees.



Lightly grease a 9-inch square baking pan.

Pre-boil water on the stove for the sauce while preparing the cake.

Combine dry ingredients for the cake, in a bowl and stir well. Then, add the milk, butter, and vanilla. Whisk all of the ingredients together until they're smooth and lump free. Pour the batter evenly into the baking pan.

Combine the dry ingredients for the sauce, and mix them well. Sprinkle them evenly over the cake batter that has already been poured into the baking pan.

Pour the boiling water over the top. **DO NOT STIR!** Allow the water to sit on top of the cake batter.

Bake 35 minutes.

<https://cafedelites.com/hot-fudge-chocolate-pudding-cake/>

Little-Known Facts About Valentine's Day



Conversation Hearts:

These small, colorful, pastel candies are a mainstay of the Valentine's Day tradition, but did you know they were first sold as medical lozenges?

Roses:

Venus, the Roman goddess of love and beauty was particularly fond of roses which is how this flower came to symbolize love. Over 50 million roses are given and received for Valentine's Day.

St. Valentine's Martyrdom:

St. Valentine was a hopeless romantic. During a time when soldiers were forbidden to marry, St. Valentine decided to perform secret marriages. As a result, he was martyred...on February 14!



How Vitamin B12 Can Improve Your Health

Most people believe that vitamin B12 deficiency is something you only need to worry about after age 65 or older.

Actually, vitamin B12 deficiency is common, especially as more people are choosing to eat vegan or vegetarian diets. Anyone who has undergone weight loss surgery is also at risk for this deficiency, and pregnant women and children are especially prone to deficiency. As we age, our bodies are less able to absorb vitamin B12 from foods which is why doctors often prescribe B12 shots to people over the age of 60. ^{1, 2, 5, 3}

As with any vitamin deficiency, a lack of the appropriate amount of vitamin B12 can lead to serious health problems that resemble diseases like Parkinson's, Multiple Sclerosis, Alzheimer's, or even Crohn's Disease. In children, a deficiency of vitamin B12 can resemble Autism. And if this deficiency goes untreated or it fails to be diagnosed in time, it can lead to death. ^{1, 4, 5}



Below are some of the symptoms associated with B12 deficiency: ^{1, 2}

- ⇒ Feeling weak or tired
- ⇒ Lightheadedness
- ⇒ Heart palpitations
- ⇒ Shortness of breath
- ⇒ Swollen or inflamed tongue
- ⇒ Pallor
- ⇒ Constipation or diarrhea
- ⇒ Loss of appetite (a feeling of fullness)
- ⇒ Excessive gas
- ⇒ Nerve problems such as numbness or tingling in the extremities
- ⇒ Problems walking
- ⇒ Vision loss
- ⇒ Jaundice (yellowing of the skin and eyes)
- ⇒ Paranoia and delusions
- ⇒ Depression
- ⇒ Memory loss
- ⇒ Incontinence

1 - <https://www.webmd.com/diet/vitamin-b12-deficiency-symptoms-causes>

2 - <https://www.health.harvard.edu/blog/vitamin-b12-deficiency-can-be-sneaky-harmful-201301105780>

3 - <https://www.everydayhealth.com/multiple-sclerosis/symptoms/conditions-commonly-mistaken-multiple-sclerosis/>

4 - <https://online.epocrates.com/diseases/82235/Vitamin-B12-deficiency/Differential-Diagnosis>

5 - <https://www.antiageingconference.com/ppt/pacholok12.pdf>

It Happened In ...



February 3rd 1730 – Stock exchange quotes were published for the first time ever in the London Daily Advertiser.

February 8th 1910 – The Boy Scouts of America was founded by William Boyce in Washington, D.C., modeled after the British Boy Scouts.

February 14th 1929 – The St. Valentine's Day massacre occurred in Chicago as seven members of the Bugs Moran gang were gunned down by five of Al Capone's mobsters posing as police.

February 22nd 1732 – George Washington was born in Westmoreland County, Virginia. He served as commander of the Continental Army during the American Revolution and became the first U.S. President.

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



Why Many Baby Boomers Continue To Work Past Retirement Age

The baby boomer generation seems to still be settling on the ideal retirement age – many are working beyond 65 and even 66. Boomers currently hold the best paying positions in the marketplace and just aren't ready to quit yet.

Rather than diminishing, the number of baby boomers working past the age of retirement has grown over recent years. But why?

Health This generation is one of the most active and healthiest generations alive. They feel capable of continuing to work well into their 70's. ¹

Social Security Incentives

Social Security benefits can increase up to 32% for boomers choosing to delay retirement past the full retirement age. ¹

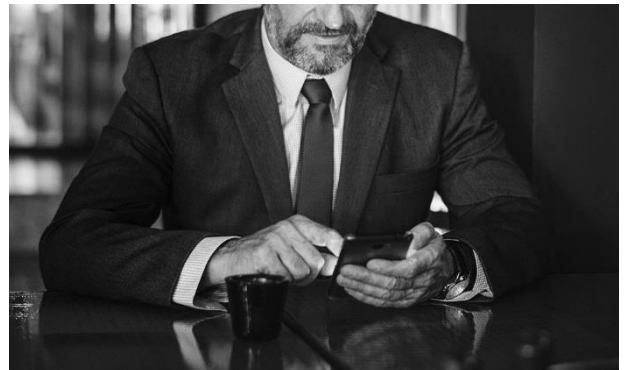
Lack of Retirement Funds

Many boomers experienced market losses during the Great Recession. A number of companies have also reduced pension contributions significantly, so the lack of money, coupled with the desire to enjoy a comfortable (more costly) lifestyle are a major reason

why boomers are still heading up the workplace. ^{1,2}

Intangible Benefits

While lack of money may be the most compelling reason why boomers refuse to step down, another biggie involves the intangible benefits of work including social connections, a sense of self-worth, and the feeling of satisfaction that comes from contributing something important to one's community or the world.



Many members of the boomer generation may simply not know how to quit working, adding to the number of prospective retirees who have chosen to stick to the familiar, rather than risk waking up without an alarm clock.

1- www.thestreet.com/story/13474521/1/why-baby-boomers-are-not-retiring.html

2 - www.huffpost.com/entry/why-are-boomers-still-working-retire_n_5af45468e4b09bb419e59b35