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 LIFE & ANNUITY



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The new year brings 365 new and exciting days to mark your destiny.

A new year means new beginnings and fresh starts.

Letting go of our past frees us from failures and pain so we can embrace a new perspective — with a fresh look at the future and all of the possibilities it holds.



Now is the perfect time to pursue a new beginning – use the following quotes as inspiration.

“You may have a fresh start any moment you choose, for this thing that we call ‘failure’ is not the falling down, but the staying down.” —**Mary Pickford**

“Take the first step in faith. You don't have to see the whole staircase, just take the first step.” —**Martin Luther King Jr.**

“And now let us welcome the new year, full of things that never were.” — **Rainer Maria**

“A journey of a thousand miles begins with a single step.” — **Lao Tzu**

“Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible.” — **St. Francis of Assisi**

“Do what you can, with what you have, where you are.” — **Theodore Roosevelt**

“Do not wait until the conditions are perfect to begin. Beginning makes the conditions perfect.” — **Alan Cohen**

success.com/article/13-uplifting-quotes-about-new-beginnings

wiseoldsayings.com/new-beginnings-quotes/

4 Lifestyle Changes That Breed Success

Build a daily routine that inspires you.

Tony Robbins uses a “priming technique” for 10 minutes on the following 3 topics each morning:

- List 3 things you're grateful for.
- Focus on peace and think of people you care about.
- Envision three things you want to accomplish.

Carry a book.

Several studies have found that people who read show higher levels of empathy and emotional intelligence and are more likely to stay mentally sharp.

Exercise for 20 minutes a day – EVERY DAY.

Just a 20 minute workout has been shown to boost a person's physical and mental health.

Set up a sleep routine.

Avoid eating directly before bed and allow yourself an hour of winding down. Making sleep a priority, will help you be much more productive.

cnbc.com/2017/12/29/4-lifestyle-changes-to-make-you-more-productive-in-2018.html

These Things May Cost You More in 2018

The first step to avoiding high prices is to be aware of them. The following list of luxuries, products, and essential services are likely to be pricier in 2018.



1. Smartphone prices are on the rise. If you want the latest and greatest, paying nearly \$1,000 for a new smartphone is becoming the norm.

2. Streaming video services. Currently over 200 subscription video services exist and Disney is hardly the only company jumping into the streaming video market in 2018.

3. Airfare prices are expected to rise 3.5 percent and hotel prices are expected to rise 3.7 percent in 2018. National Parks, Disney, and Universal Studios are all increasing rates this year. The largest international travel cost jumps are for Asia and Europe.

4. Home construction, remodeling and repair were

already on the rise. When hurricanes hit Texas and Florida, prices jumped. Rebuilding will take years, and a new duty on Canadian lumber pushed prices up by 22 percent before the storms.

5. Prescription medications. The costs of prescription drugs -- particularly brand-name drugs without generic alternatives -- are skyrocketing, increasing by 18 percent annually. Generic-drug costs are steady or falling, but that won't help if a name-brand option is all you have.

6. Eating out is getting more expensive, too. The CPI predicts costs for food away from home will go up by 2 to 3 percent this upcoming year.

7. Over the past 20 years, the cost of college has risen dramatically. In 2018, rates at



private colleges could rise 4 percent, and funding cuts to public universities could increase costs more.

cbsnews.com/news/8-things-that-will-cost-more-in-2018/

Secrets to Thriving In Cold Weather



Learn How to Layer. A few layers are more effective than one single layer.

Base layer - thermal underwear

Insulating layer - a wool sweater or fleece

Shell layer - down jacket or waterproof soft shell.

Protect Your Extremities.

Your hands, feet, neck, ears and FACE must have the gear to cover them up.

Learn to Love Being

Outdoors. Have fun – build snow castles, snowboard, go skiing, snow shoeing, cross-country skiing, sledding, ice skating, or stomp around in the snow.

Be prepared, all the time.

25% of winter fatalities occur when folks are caught unprepared out in a storm. Stock your car with water, calorie-dense foods, warm blankets and dry clothes.

Stay Hydrated. Your body will tolerate the cold much better if food and water balance are maintained.

A Daily Dose of Leafy Greens Can Keep Your Mind Young

A recent study published in Neurology last month investigated cognitive decline rates of the 960 participants of the Memory and Aging Project, ages 58–99 years, who completed a food frequency questionnaire and had initial and final cognitive reviews over a mean 4.7 years.

Study participants who ate roughly 1.3 servings of leafy greens a day experienced a decline in test performance that was about half as steep as that of participants whose daily consumption was near-zero.¹

Martha Morris, the senior author of the study was interviewed in the LA Times: “Eating these leafy greens was independently associated with slower cognitive decline. That tells you this single food group contains so many nutrients it could be brain-protective.”²

According to the United States Department of Agriculture, adults should aim to consume around two cups of fruits and around two to three cups of

vegetables daily.

Dr. Tamlin Conner, of the Department of Psychology at the University of Otago in New Zealand, and colleagues found that young adults who were given extra fruits and vegetables each day for 14 days ate more of the produce and experienced a boost in motivation and vitality.

No changes were found for depressive symptoms, anxiety, or mood. Respondents with the largest increases in Fruit and Vegetable consumption reported the greatest gains in well-being.³



1 - <http://n.neurology.org/content/early/2017/12/20/WNL.0000000000004815>

2 - <http://www.latimes.com/science/sciencenow/la-sci-sn-leafy-vegetables-brain-20171220-story.htm>

3 - <http://journals.plos.org/plosone/article?id=10.1371>

It Happened In ... JANUARY



January 8th 1987 –

The Dow Jones industrial average first topped the 2,000 mark.

January 13th 1990 –

Douglas Wilder of Virginia became the first African American governor in the U.S. as he took the oath of office in Richmond.

January 20th 1945 –

Franklin Delano Roosevelt was inaugurated to an unprecedented fourth term as president of the United States, serving since 1933.

January 23rd 1849 –

Elizabeth Blackwell was awarded her MD by the Medical Institute of Geneva, New York, thus becoming America's first woman doctor.

January 28th 1986 –

The U.S. Space Shuttle Challenger exploded 74 seconds into its flight, killing seven persons, including Christa McAuliffe, a teacher who was to be the first citizen in space.

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



Review Your 401(k) Prospects for 2018 and Beyond

Not all 401(k)s are created equal. Some are better than others, particularly when it comes to the breadth of investment choices.

There are four things to look for in picking a good fund:

Better-than-average returns: Worthwhile funds should have performed in the top half, and ideally the top 25%, of its peer group over a three-, five-, and 10-year time span.

Low price: A fund's expense ratio -- what you are charged annually and what will lower your overall return -- should not exceed the average among the fund's peers.

Solid management: The manager of an actively managed fund should have a solid track record of experience.

Reasonable size: Sometimes when a fund becomes too popular, its asset base -- the dollars invested in the fund -- gets bloated. That means the manager can't move in and out of a stock too quickly without moving the market.

The annual contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan, is \$18,500 for

2018—a \$500 boost over 2017.¹

Catch-up contribution limits for employees 50 or older stays the same at \$6,000 for 2018. If you don't turn 50 until Dec. 31, 2018, you can make the additional \$6,000 catch-up contribution for the year.¹

Putting extra money aside for retirement is the best policy, but make sure you're covered in other areas, too:

1. Pay off any high-interest credit card debt ASAP.
2. Emergency fund of 3-6 months' living expenses.
3. Have health, disability, long-term-care and life insurance.
4. Have a basic will or trust.



1- forbes.com/sites/ashleaebeling/2017/10/19/irs-announces-2018-retirement-plan-contribution-limits-for-401ks-and-more/

2 - nerdwallet.com/blog/investing/3-things-to-consider-before-maxing-out-your-401k/