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Safe Summer Driving

Barbecues, cruising under the stars on warm nights and road trips get rolling all through the summer. Counterintuitively, summer is the most dangerous time of year to drive. Summer is when the number of automobile crashes involving teenagers spikes dramatically compared with the rest of the year. Summer also has a much higher auto fatality rate than winter:



Thirty-six percent of all auto fatalities occur during summer compared with 28 percent during winter.

New research commissioned by Michelin finds that the idyll of summer lulls us into a false sense of security.

Consider this: **Two in three drivers feel safer driving during the summer thanks in part to better road conditions and nicer weather, and 81**

percent of people said they drive with less vigilance in the summertime. Added to this, drivers are three times less likely to be vigilant on the road during summer months compared with winter ones; we're not as focused on our immediate surroundings.

"Once you prepare your vehicle and tires for your summer travels, remember that the most important safety feature in the car is the driver. Preparation and high situational awareness go a long way to preventing a bad situation altogether."

- Sarah Robinson, driving safety expert at Michelin.

www.cars.com/articles/summer-driving-carries-false-sense-of-security-1420695511063/

Reframing Money Decisions

When it comes to making financial decisions, procrastination and bad feelings can plague some people. A new set of University of Florida studies explores why people put off enrollment in workplace retirement plans, investment selections, and dealing with bank and credit card statements.

Researchers Amer Sala and Jane Jeongin Park found many consumers viewed financial matters as cold, unemotional, boring, and uninviting. When people considered themselves more emotional rather than analytical thinkers, financial decisions were an unappealing bother in their lives. Presented as lifestyle decisions rather than money decisions, interest from emotional thinkers grew and avoidance decreased. Researchers believe that if investment, banking, and retirement planning decisions were framed as decisions about future lifestyle outcomes, consumers would be more engaged with the financial industry.

news.ufl.edu/articles/2018/06/why-we-hate-making-financial-decisions--and-what-to-do-about-it.php

The Current Effects of Tariffs: Products That Will Cost You More

Major economic powers have proposed additional import taxes toward the end of June, and President Trump has instructed U.S. Trade Representative Robert Lighthizer to identify another \$200 billion of Chinese products to subject to a new 10% import duty. The European Union proclaimed it would place import taxes on \$3.3 billion of U.S. products, in retaliation to recently imposed metals tariffs, and President Trump is considering imposing a 20% tax on autos arriving from the E.U. unless it lifts such import duties.^{1,2}

Speculation of a global trade war aside, real cost increases are starting to be felt by consumers from the initial tariffs already in effect.

Washing Machines. The administration placed a tax of 20% to 50% on large residential washing machines after Whirlpool complained that foreign competitors, including Korean giants Samsung and LG, were unfairly undercutting its prices. The Wall Street Journal, citing Labor Department data, recently estimated the average cost of washing machines had shot up 17% in just the past three months.³

Solar Panels: Taxed at 30% for 2017, with lower rates over the next several years. Energy marketplace EnergySage estimated tariffs would add \$500 to \$1,000 to the cost of the typical home installation project. Such projects typically cost \$16,000 to \$21,000, according to the group's estimates.³

A broader set of tariffs starting in June impacts steel and aluminum. Almost all Americans buy products that include these materials — like cars, and the cans that hold beer, soda, and soup. While any price increase to food is likely to be moderate, the 25% steel tariff could add as much as \$175 to the price of a \$35,000 car.³

1 - [npr.org/2018/06/18/621227483/trump-asks-for-200-billion-more-in-tariffs-to-impose-on-china](https://www.npr.org/2018/06/18/621227483/trump-asks-for-200-billion-more-in-tariffs-to-impose-on-china)

2 - [fortune.com/2018/06/22/trump-tariffs-european-cars/](https://www.fortune.com/2018/06/22/trump-tariffs-european-cars/)

3 - [time.com/money/5316029/trump-tariffs-prodcut-prices/](https://www.time.com/money/5316029/trump-tariffs-prodcut-prices/)



Greek Tzatziki Chicken Kebabs



1.5 lb cubed chicken breast

Marinade Ingredients:

1 cup olive oil
1/2 c fresh lemon juice
1/2 c plain Greek yogurt
4 cloves of garlic
1/4 cup fresh mint leaves
2 Tbsp. fresh rosemary
1.5 Tbsp. dried oregano
1 Tbsp. red wine vinegar
1/4 tsp. cayenne pepper
Sea Salt & Pepper to taste

Preheat oven to 410 degrees. Blend marinade ingredients in a food processor. Place marinade and chicken in a sealable plastic bag and refrigerate for at least one hour and up to 12 hours. Grill chicken on skewers for 15-20 minutes.

Tzatziki Dipping Sauce -

place the following in a bowl and mix well:
1 cup plain Greek yogurt
3/4 c. diced cucumber
1.5 Tbsp. fresh lemon juice
1/2 Tbsp. fresh chopped dill
2.5 tsp. minced garlic
1 tsp. fresh chopped mint

Blame Your Brain for Your Love of Foods Packed with Fat and Carbs

A study from Yale University found the combination of carbohydrates and fats into a single food creates a more rewarding experience for the brain.

There's a reason we love pizza, ice cream, and other not-so-healthy treats: our brains feel more rewarded when we eat them.

Researchers presented participants with foods falling into three categories: mostly fats, mostly carbs, or a combination of the two. They would then attempt to pay for these foods in an auction-like exercise, all while having their brain scanned using functional magnetic resonance imaging (fMRI).

Foods high in both carbohydrates and fats rarely exist in nature, with the exception of breast milk which averages about 3.5% fat and 7% carbohydrate, but standard processed snack foods contain closer to 24% fat and 57% carbohydrates.

Study participants were willing to pay much more for the foods combining fats and carbs, which researchers said was reflected in stimulated activity in the brain's dorsal striatum and mediodorsal thalamus, key areas that deal with assessing rewards.

"When the signals are combined they make foods more reinforcing," said Dana Small, professor of psychiatry at Yale and senior author of the paper.



"In the modern food environment that is rife with processed foods high in fat and carbohydrate like donuts, French fries, chocolate bars, and potato chips, this reward potentiation may backfire to promote overeating and obesity."

[usatoday.com/story/news/nation-now/2018/06/15/brain-loves-fat-high-carb-foods-study/704579002/](https://www.usatoday.com/story/news/nation-now/2018/06/15/brain-loves-fat-high-carb-foods-study/704579002/)

It Happened In ...



July 8th 1776 – The first public reading of the **Declaration of Independence**. Colonel John Nixon read it to an assembled crowd in Philadelphia.

July 20th 1919 – Explorer Edmund Hillary was born in Auckland, New Zealand. In 1953, he became first to ascend Mount Everest, the highest mountain in the world at 29,023 ft.

July 25th 1956 – The Italian luxury liner Andrea Doria sank after colliding with the Swedish liner Stockholm on its way to New York. Nearby ships came to the rescue, saving 1,634 people, including the captain and the crew, before the ship went down.

July 31st 1790 – The U.S. Patent Office first opened its doors. Signed by George Washington and Thomas Jefferson, the first U.S. patent was issued to Vermont's Samuel Hopkins for a new way of making pearlsh and potash.

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

How Much Do You Really Know About Long-Term Care?

How much does eldercare cost, and how do you arrange it when it is needed? For clarification, here are some facts.

Medicare is not long-term care insurance. Part A of Medicare will pay the bill for up to 20 days of skilled nursing facility care – but after that, you or your parents may have to pay some costs out-of-pocket. After 100 days, Medicare will not pay a penny of nursing home costs – it will all have to be paid out-of-pocket, unless the patient can somehow go without skilled nursing care for 60 days or 30 days including a 3-day hospital stay. In those instances, Medicare's "clock" resets.²

According to Genworth Financial's most recent Cost of Care Survey, the median cost for a semi-private room in a nursing home is now \$85,775.

A semi-private room in an assisted living facility has a median cost of \$45,000 annually. A home health aide costs \$49,192 per year. If you need someone to help mom or dad with eating, bathing, or getting dressed, the median hourly expense for non-medical home aides will run about \$21 per hour, which

at 10 hours a week means nearly \$11,000 a year.^{2,3}

As with life insurance, younger policyholders pay lower premiums, which climb notably for those who wait to buy coverage. The American Association for Long-Term Care Insurance's 2018 price index notes that a 60-year-old couple will pay an average of \$3,490 a year for a policy with an initial daily benefit of \$150 for up to three years and a 90-day elimination period. A 65-year-old couple pays an average of \$4,675 annually for the same coverage - a 34% difference.⁴



1 - medicare.gov/coverage/long-term-care.html

2 - forbes.com/sites/nextavenue/2017/09/26/the-staggering-prices-of-long-term-care-2017/

3 - longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html

4 - fool.com/retirement/2018/02/02/your-2018-guide-to-long-term-care-insurance.aspx