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EAGLE SHADOW
 LIFE & ANNUITY



*Helping people
 all across the nation
 secure and protect
 their retirement.*

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Budget-Friendly Stay-cation Ideas

According to a 2017 LearnVest Money Habits and Confessions Survey, the majority of Americans (74%) go into debt to pay for a vacation every summer. On average, Americans spend \$1,108 on their holidays which ultimately means they have to work longer to pay for that time off. Budget-friendly stay-cationing, which includes fun and even adventurous stay-at-home activities can allow for rest and relaxation without breaking the bank.

Hiking is inexpensive and good exercise to refresh body and soul during your holiday from work. A quick online search will reveal hiking paths in your area. Take lunch with you and enjoy a picnic in a natural setting.

Nearby Tourist Attractions are easy to overlook, but non-locals probably travel hundreds of miles to see them. Check out nearby parks, museums, and monuments.



Invite the whole family to an all-day movie-marathon. Find a line-up of films through your streaming service or break out the DVD player and DVD's to enjoy a day of lounging.

Create your own personal paradise. Clean, freshen, and de-clutter an unused bedroom or office in your home. Paint a wall or redecorate with finds from a local flea market, thrift store, or antique mall. Make your own art and have fun being creative! Invest in the space you enjoy every day of your life!

Game Day. Break out board games and a deck of cards or spend the day video-gaming. Stock up on fun snacks and see how many games your family can finish in one day.

1 - everydollar.com/blog/staycation-ideas

2 - learnvest.com/article/plan-vacation-without-going-into-debt

Top 3 Cheapest Places to Retire Abroad



People retire abroad to experience a better life for half the price. Below are the top 3 cheapest places to retire:

Czech Republic - It's safe, it's affordable, and it has over 6,000 Americans living there already with either permanent or temporary residency. It's low cost-of-living index makes it a haven for retirees.

Portugal - Portugal ranks high in safety as well as sandy beaches. It's affordable and the climate is agreeable to retirees who want to spend their golden years in the sun.

Bali, Indonesia - Enjoy a five-star lifestyle in Bali for much less than it would cost in the U.S.. Bali is one of the most beautiful islands on earth and its affordability has made it particularly attractive to retirees.

1 - investopedia.com/articles/retirement/042116/worlds-cheapest-safest-retirement-countries.asp

2 - smartasset.com/retirement/cheapest-countries-to-retire

Cool Off With Fresh Summer Smoothies

A smoothie is a versatile, nutrient-packed drink that can be enjoyed for breakfast, a snack, or even as a dessert.



Summertime is a great time to enjoy smoothies because there's such an abundance of local, seasonal, fresh fruits and veggies available in the supermarkets and farmer's markets.

These cool drinks are the perfect way to get high levels of nutrients in a delicious and simple way.

Make sure to drink smoothies fresh or within a few hours of making them whenever possible.

This allows you to reap the maximum health benefits from them!

goodhousekeeping.com/food-recipes/healthy/a21946699/summer-smoothies-recipe

Magic Mango Smoothie -

- 1 Cup Fresh Orange Juice
- ½ Cup Coconut Yogurt
- 1 ½ Cups Frozen Mango
- 1 Medium Size Carrot, Grated

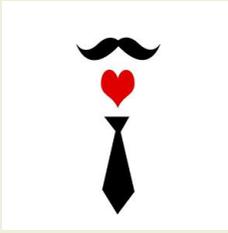
Best Green Smoothie -



- ½ Cup Unsweetened Almond OR Coconut Milk
- ½ Cup Honey Yogurt
- 2 Bananas, sliced and frozen
- 3 Cups Baby Spinach

Put all ingredients in a blender and blend until smooth.

Little Known Facts about Father's Day



The Reason Behind the First Father's Day:

Mrs. Sonora Smart Dodd was inspired to invent Father's Day in memory of her father, a veteran and dedicated single father of six. The first Father's Day was celebrated on June 19th, 1910.

Flowers on Father's Day:

Although flowers are often associated more with Mother's Day than with Father's Day, flowers play an important role in both holidays. The official flower of Father's Day is the rose, and wearing a red rose designates a living father while a white rose indicates a deceased father.

The Traditional Gift:

Many people think that the most traditional and popular gift to give Dad on Father's Day is a pair of comfy slippers. But, the most popular Father's Day gift is actually a tie!

idealhome.co.uk/news/10-things-you-never-knew-about-father-s-day-father-s-day-67623

Major health problems?

See your dentist.

Dental problems don't just contribute to an unhealthy mouth and teeth.

In fact, some dental issues can have a negative impact on the health of your entire body.

Heart Health and Oral Health

Tooth decay is caused by bacterial colonies that build up in the mouth and infect the teeth and gums. People with gum disease often suffer from bleeding gums and when the gums bleed, these bacteria can escape into the bloodstream and travel to other parts of the body. These bacteria have been found in the plaques that cause arteries to narrow and harden which has led some scientists to believe that poor dental health is connected to heart attacks, strokes, and other cardiovascular problems.

Diabetes and Your Gums

Diseased, inflamed gums and the bacteria that cause this problem can make it difficult for the body to use the medication insulin to reduce blood sugar. And high blood sugar levels can lead to an increased risk of infection in the mouth. If you have diabetes, see your dentist, and

follow a dental-friendly diet that's low in refined sugars.

Pregnancy and Dental Health

Women who want to become pregnant should consider visiting the dentist first to check for pre-existing dental problems or infections. Gum disease and inflammation can increase the risk of giving birth to low birth-weight or premature babies. By eating healthy, brushing and flossing regularly, and getting regular dental check-ups you can avoid

pre-natal problems caused by poor oral health.



Diet and Dental Health

A diet high in refined sugars contributes to poor dental health and directly increases the risk of heart disease, diabetes, and problems during pregnancy. By changing your diet to avoid foods that contain refined sugars such as high-fructose corn syrup, you can also avoid the high cost of dental problems both in terms of health and finances.

123dentist.com/can-dental-problems-cause-other-health-problems

It Happened In ...



June 1st 1926 –

Marilyn Monroe is born in Los Angeles with the birth name of Norma Jean Mortensen. She is best known for her films *Gentlemen Prefer Blondes* (1953), *The Seven Year Itch* (1955), and *Some Like it Hot* (1959). In 1962, the famous actress died tragically in Los Angeles from an overdose of sleeping pills. ¹

June 17th 1928 –

Amelia Earhart becomes the first female pilot to fly a plane across the Atlantic. Her flight route over the ocean went from Newfoundland to Wales. ²

June 28th 1919 –

The Treaty of Versailles is signed, signaling an end to World War I. This treaty assigned all blame on Germany for the war, and stipulated that the country pay \$15 billion in reparations and that it relinquish control over its overseas colonies and Alsace-Lorraine. ¹

1 - www.historyplace.com/specials/calendar/june.htm

2 - aboutfamouspeople.com/article1218.html

How to Avoid Sacrificing Your Retirement to Help Your Adult Kids

One of the biggest threats to retirement these days is adult kids. The high cost of a college education isn't the only reason why retirees are often forced to put off retirement until a later age, but also the fact that helping kids get on their feet is costing more and taking longer these days. Financial independence is being delayed. **According to a 2016 Pew Research report, approximately 15% of adult kids between the ages of 25 and 35 years of age were still living at home.**

Temporary assistance often starts with small things like cell phone bills, groceries, health

insurance, or car payments, but often, parents find that a little bit of temporary support turns into a permanent situation.

Many would-be retirees today are financing their adult child's rent or housing down payments or even their grandchildren's college education. In many cases, just before retirement becomes a reality, adult children end up back in the home due to divorce or even drug addiction.

About 80% of parents provide financial support to their adult children according to a 2018 survey by Bank of America, Age Wave, and Merrill Lynch. These days, older adults are putting about twice as much of their would-be savings into their children than they put into retirement accounts. And as many as 75% of respondents acknowledged that they were putting their child's needs ahead of their own retirement needs.

Because housing prices and retirement portfolios have

gone up substantially, many retirees are feeling confident that they can manage their adult

children's expenses as well as their own, but **today's retirees will probably live longer and need extra resources as a result.** While it may seem generous to help adult children manage monthly expenses, it's important for retirees to make sure their retirement needs are met in order to avoid becoming a burden to adult kids who can barely care for themselves.

1 - www.barrons.com/articles/how-to-protect-your-retirement-from-your-kids-51553285595