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**EAGLE SHADOW**  
 LIFE & ANNUITY



*Helping people  
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 their retirement.*

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***"Mothers hold their children's hands for a short while, but their hearts forever."***

Mother's Day is celebrated on the second Sunday in May. It's not a federal holiday, but it's widely celebrated as a special day to honor all mothers and motherhood. The following collection of quotes was created to help you celebrate.

***"A mother is your first friend, your best friend, your forever friend."***

"The most important thing a father can do for his children is to love their mother."  
 — **Theodore Hesburgh**

"Sometimes the strength of motherhood is greater than natural laws." — **Barbara Kingsolver**

"The heart of a mother is a deep abyss at the bottom of which you will always find forgiveness." — **Honore de Balzac**

"When your mother asks, 'Do you want a piece of advice?' It is a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway."  
 — **Erma Bombeck**

"When you are a mother, you are never really alone in your



thoughts. A mother always has to think twice, once for herself and once for her child."  
 — **Sophia Loren**

"There's no way to be a perfect mother and a million ways to be a good one." — **Jill Churchill**

"Mother is a verb. It's something you do. Not just who you are." — **Dorothy Canfield Fisher**

[www.countryliving.com/life/g1724/mothers-day-poems-quotes/](http://www.countryliving.com/life/g1724/mothers-day-poems-quotes/)

## Summertime Chicken Tacos



Summer is right around the corner – get a jump on the season with these tacos.

### Ingredients:

4 boneless, skinless chicken breast halves  
6 flour tortillas or taco shells  
Toppings: avocado, green onion, cilantro, lettuce, tomatoes, shredded cheese

### Marinade:

1/3 cup olive oil  
1/4 cup lime juice  
4 garlic cloves, minced  
1 tbsp minced fresh parsley or 1 tsp dried parsley flakes  
1 tsp ground cumin  
1 tsp dried oregano  
salt & pepper

Combine marinade ingredients with chicken in resealable container and turn to coat. Seal or cover and refrigerate 8 hours or overnight, turning occasionally.

Drain chicken & discard marinade. Grill over medium heat for 5-7 minutes on each side. Cut into thin strips; serve in warm tortilla or taco shells with desired toppings.

<http://www.geniuskitchen.com/recipe/summertime-chicken-tacos-320869>

## Plant A Pollinator Garden This Year and Be One in One Million!

**Pollinators like bees, butterflies, birds and bats are responsible for 1 out of 3 bites of food we eat**

**every day,** but yearly decline in population of these essential creatures continue to be reported. While many factors contribute to this situation, increasing the pesticide free food sources available to pollinators across the nation is one sure way to improve their health and stabilize populations.



**The Million Pollinator Garden Challenge,** initiated in 2015, has created awareness and educational resources for gardeners and property owners nationwide and has registered over 700,000 pollinator friendly landscapes helping to improve the health of bees, birds, bats and butterflies across the country. This year they believe they can hit their 1 million garden target.

Creating a pollinator garden in a corner of your own back yard is easy. Once established, it may even save you time and

money on landscaping and water costs. It can also create visual interest and hours of fun watching new backyard visitors like hummingbirds,

bumblebees and even bats.

Set up your pollinator garden in a sunny area

with windbreaks such as walls or fencing, and use a variety of plants that provide nectar and pollen sources from spring through the fall or even winter months. This could be as simple as a stand of calendula and herbs like sage, lavender, mint and oregano against a backdrop of wildflowers suited for your climate. Be sure to include a chemical-free water source like a birdbath, or even stones with shallow pockets that hold some of the water from your sprinkler system.

**Register your pollinator garden at the web site [millionpollinatorgardens.org](http://millionpollinatorgardens.org) and you can be one in a million.**



## Summer Travel Checklist



**Make a budget.** This will help you decide where to go, where to stay and how to get there.

### Research Options.

The Internet is a great place to find information on any destination, but travel agents can also be useful in helping you stay in your budget with all inclusive options or finding discounts and perks. AAA members could get tour books and maps, and if you are driving, they are willing to map out your route.

**Pack efficiently.** If you are flying, use the 3-1-1 guideline recommended by the U.S. Transportation Security Administration: 3 ounces or smaller bottles of a liquid must be placed in a 1 quart clear bag, allowing one bag per traveler. Along with outfits for each day, undergarments and sleepwear, remember prescription medications and electronic accessories such as chargers.

## Life Insurance Missteps

Considering life insurance? Shop carefully, with insight from an insurance professional to avoid some of these all-too-common missteps.

**Buying the first policy you see.** Take the time to compare a few plans – rates as well as coverage terms. Supply each insurer you are considering with a quote containing the exact same information about yourself.<sup>1</sup>

### Buying only on price.

Inexpensive life insurance may provide less coverage than your household really needs.<sup>1</sup>

### Waiting too long to buy coverage.

Coverage is less expensive when you are young and in good health. Later in life, some serious medical condition or illness could come to light that may require your policy to have more expensive pre-existing health conditions or policy caps. Also, guaranteed acceptance policies will likely take 2-3 years before they are in full force and should you pass away in the interim, your beneficiaries will probably not collect the policy's death benefit; instead, they may receive the equivalent of the premiums you have paid plus interest.<sup>2</sup>

**Not realizing that permanent life insurance policies expire.** Permanent life insurance products come with maturity dates, and 85 has been a common maturity date. Living to be 90 or 100 is not so extraordinary as it once was, creating the possibility that you could outlive your policy. The upside is that you will receive a payout from the insurer, which may correspond to the policy's cash value at the maturity date. The downside? If you want further insurance coverage, it may not be obtainable – or it could be staggeringly expensive.<sup>3</sup>

### Failing to inform heirs that you have a policy.

Over \$7 billion in life insurance death benefits have yet to be claimed, according to some estimates.

Avoid this pitfall by giving your beneficiaries a copy of your policy.<sup>3</sup>



1 - [smartasset.com/life-insurance/5-mistakes-to-avoid-when-buying-life-insurance](http://smartasset.com/life-insurance/5-mistakes-to-avoid-when-buying-life-insurance)

2 - [nasdaq.com/article/4-errors-to-avoid-with-your-life-insurance-cm868133](http://nasdaq.com/article/4-errors-to-avoid-with-your-life-insurance-cm868133)

3 - [kiplinger.com/article/saving/T063-C032-S014-could-unclaimed-money-be-yours.html](http://kiplinger.com/article/saving/T063-C032-S014-could-unclaimed-money-be-yours.html)

## It Happened In ...



**May 7<sup>th</sup> 1992** – The 27th Amendment to the U.S. Constitution was ratified, prohibiting Congress from giving itself pay raises.

**May 18<sup>th</sup> 1980** – Mount St. Helens volcano erupted in southwestern Washington State spewing steam and ash over 11 miles into the sky. This was the first major eruption since 1857.

**May 21<sup>st</sup> 1881** – The American Red Cross was founded by Clara Barton. The organization today provides volunteer disaster relief in the U.S. and abroad. Community services include collecting and distributing donated blood, and teaching health and safety classes.

**May 27<sup>th</sup> 1937** – In San Francisco, 200,000 people celebrated the grand opening of the Golden Gate Bridge by strolling across it.

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



## Protecting Your Social Security Benefits From Fraud

**The Social Security Administration databases contain sensitive information on hundreds of millions of Americans, both living and deceased,** and nearly all benefits are now distributed electronically. This makes Social Security an attractive target for identity thieves and cyber criminals.

**A 2016 audit by the Office of the Inspector General found that in 2013, around 20 million dollars in Social Security payments were diverted from around 12,200 online Social Security (MySSA) accounts, about 2 percent of active accounts at the time.**

Since then, MySSA has added security codes to certify users and regularly analyzes transactions for fraud. Now, the agency recommends that all current and future benefit recipients set up and regularly check their online MySSA profile to reduce the risk of someone creating an account in their name and stealing benefits or personal data.

Setting up a MySSA account through [ssa.gov](http://ssa.gov) is fairly straightforward. Once your account is established, verify that your contact information and other benefit details are correct, and log on regularly.

**If you suspect fraud, or if you do not receive an expected monthly benefit, contact the SSA at 1-800-772-1213 or call your local SSA field office.**

You can also activate the Block Electronic Access option on your MySSA account to prevent anyone, including you, from accessing your records online. You can restore access by contacting Social Security and providing proof of your identity.



<https://www.reuters.com/article/us-column-miller-socialsecurity/social-security-online-accounts-safe-from-identity-theft-idUSKBN1FE296>