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EAGLE SHADOW
 LIFE & ANNUITY



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Inside This Issue:



*Spice up your Summer -
 Plant an herb garden.*
 1

*Spend Wisely in
 Retirement to Outlive
 Your Funds*
 2

*Breakfast-in-Bed Mother's
 Day Pancakes*
 2

*Little Known Facts about
 Mother's Day*
 3

*Natural Heartburn
 Remedies to Enhance
 Overall Health*
3

It Happened In May
4

*Strategies to Mitigate
 Healthcare Costs in
 Retirement*
4



**Spice up your
 Summer - Plant an
 herb garden.**

Whether you have a green thumb or not, herbs are some of the easiest plants to grow. Fresh herbs are delicious and nutritious and they require very little maintenance! A well-planned herb garden can add decorative appeal to your home while providing an important culinary function at the same time.^{1,2}

Some plants prefer sun while others prefer shade so be sure to take each plant's preferences into consideration when you plan your garden's location.^{1,2}

Each herb has specific requirements that are generally listed on the back of the seed packet, but with the exception of just a few shade-loving herbs, all other herbs have four basic needs:

1. Don't over-fertilize your herbs. These plants prefer soil that isn't too rich, so they'll have better flavor if you avoid supplemental feedings.

2. Make sure your herbs get plenty of sunshine. Sunshine plus lean soil will intensify the potency and flavor of the essential oils in the plants. Ideally, your plants should get at least 6 hours of sun daily.

3. Keep your herbs watered, but don't over-water them.

4. Your herbs will need regular trimmings to avoid becoming tall and lanky. If you don't do regular trims, your annual herbs will go to seed quickly. By cutting your herbs back on a regular basis, you can encourage herbs to grow thick and strong. So go ahead and use your herb garden on a regular basis for medicine or for spicing up your kitchen creations!^{1,2}



thespruce.com/planning-a-herb-garden-1402617

tastefulgarden.com/Herb-Gardening-for-Beginners-d19.htm

Spend Wisely in Retirement to Outlive Your Funds



The risk that you'll outlive your retirement funds is real. People are healthier today than they were a few decades ago and the longer lifespan means higher costs. To increase the odds that you'll outlive your funds, consider the following strategies: ^{1,2}

Quantify your healthcare costs. Visit a financial advisor to get healthcare cost projections and then plan a savings and investment strategy that will meet your needs. Look into long-term care insurance and income-benefit annuities.

Market volatility can have a serious impact on your retirement portfolio. Diversify your portfolio by investing a proportion of your funds into bonds and cash.

Create a budget to curb overspending on things that aren't top-priority. Calculate your expenses and know how much money you have leftover for discretionary spending. ^{1,2}

1 - fool.com/investing/2019/03/23/spend-it-wisely-tips-for-not-outliving-your-money.aspx
2 - rbcwealthmanagement.com/us/en/research-insights/will-you-outlive-your-money-in-retirement-3-risks-to-plan-for-now/detail/

Breakfast-in-Bed Mother's Day Pancakes

One of the best ways to surprise Mom on Mother's Day is with breakfast-in-bed, and pancakes are undoubtedly one of the most classic and famous breakfast-in-bed meals. Try whipping up these yummy pancakes for a main breakfast course for Mother's Day 2019!

Ingredients:

1 ½ Cups All-Purpose Flour
3 ½ Tsp Baking Powder
1 Tsp Salt
1 TBSP White Sugar
3 TBSP Butter, melted
1 Egg
1 ¼ Cups Milk

Maple Syrup (for topping)

OPTIONAL: Strawberries, blueberries, and grapes to serve as a tasty, pretty side dish

Instructions:

1. Preheat a large non-stick frying pan or skillet on the stovetop set on medium heat.

2. Mix together the dry ingredients (flour, baking powder, salt, and sugar) in a large bowl. In a separate bowl, combine the butter, egg, and milk.

3. Whisk the mixture of wet ingredients in with the dry ingredient mixture until thoroughly combined and there are no clumps. The resulting batter should be thick

and pourable (not runny). Let the batter sit for 5 minutes before continuing.

4. Use a measuring cup to scoop and then pour the pancake batter into the skillet, being careful to make sure the batter spreads out in the shape of a circle. Let the batter cook for 2-3 minutes or until the bubbles that appear on the surface stop popping. Flip the pancake and let it cook for another 2-3 minutes. Repeat the process until all the batter is gone.

5. Serve the pancakes warm and topped with maple syrup. Sliced berries placed next to or around the pancakes make the dish pretty and nutritious!



zak.com/blog-mothers-day-pancakes

Little Known Facts about Mother's Day



Although the two aren't actually directly related, Mother's Day is often compared to and associated with the Christian holiday known as Mothering Sunday.

In the United States, the number of phone calls goes up dramatically. Approximately 122 million phone calls are made to mothers across the country on Mother's Day.

Mother's Day is celebrated throughout the world, but the celebration date varies by country. For example, in Bolivia the holiday is celebrated on a day when women were involved in a battle. Other countries have chosen the date for Mother's Day based on specific events that celebrated or empowered strong women.

softschools.com/facts/holidays/mothers_day_facts/155

Natural Heartburn Remedies to Enhance Overall Health

Heartburn, also commonly referred to as acid reflux or GERD, is a nasty annoyance that occurs when stomach acid exits the stomach and enters into the

esophagus. The acid irritates the esophageal lining and causes an uncomfortable, burning sensation that can range from mild to severe and last for varied periods of time.

Many people choose to treat heartburn with over-the-counter medications, but these natural remedies can often get rid of heartburn and improve overall health!



Ginger tea: Ginger is a famous and popular natural remedy for all different kinds of stomach upsets, including acid reflux. It can also improve heart health, immune response, and blood circulation. To make ginger tea, either purchase pre-packaged ginger tea packets from a supermarket or use slices of fresh ginger steeped in hot water for 10-20 minutes. Ginger tea can stop heartburn or even prevent it from happening in the first place.

Bananas and apples both have natural antacids as a part of their chemical makeup. These fruits can help eliminate heartburn or prevent it from occurring. Eat a banana or an apple to keep the discomfort at bay.

Apple cider vinegar: Heartburn is sometimes caused by a lack of acid rather than an excess of it. In some cases, taking an antacid or an alkaline

substance may aggravate the problem instead of solving it. In this situation, a tablespoon of apple cider vinegar in a glass of water could increase stomach acidity and reduce symptoms.

Baking soda: While apple cider vinegar is an acid, baking soda is an alkaline agent that can soothe irritated esophageal lining by neutralizing the acid that has escaped from the stomach. Some people may have too much stomach acid, in which case baking soda can be an excellent solution. Take a teaspoon of baking soda dissolved in a glass of water.

truehealthmedicine.com/healthy-living/how-to-naturally-treat-acid-reflux

It Happened In ...



May 4th 1494 –

During his second journey of exploration in the New World, Christopher Columbus discovered Jamaica.

May 10th 1994 –

Nelson Mandela is inaugurated as the president of South Africa after winning the country's first election and having been held as a political prisoner for many years.

May 21st 1881 –

Clara Barton founds the American Red Cross. Still in existence today, it provides disaster relief, medical care, and support to individuals worldwide.

May 29th 1453 –

Constantinople, the center of the Byzantine Empire, is captured by the Turks who rename the ancient city Istanbul. This date secures the end of the Byzantine Empire and the beginning of the Ottoman Empire's rise to power.

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

Strategies to Mitigate Healthcare Costs in Retirement

One of the biggest concerns on the minds of retirees today is the cost of healthcare. Yes, healthcare

costs are rising and retirees are disproportionately affected by healthcare costs. But despite grim projections, experts still see hope. The Medicare system has stabilized healthcare costs for retirees, and though there are plenty of reports sensationalizing the cumulative costs of healthcare during retirement, retirees generally will pay for healthcare as a monthly expense as opposed to a lump sum payment. As such, the monthly and annual costs are usually manageable.^{1,2}

Individual healthcare costs vary widely, but a recent study by Vanguard and Mercer Health and Benefits looked more closely at the scary healthcare lump sums (which range from \$122,000 to \$300,000 and up) and broke the numbers down. Retirees rarely spend healthcare costs as a lump sum. What they found is that retiree healthcare typically costs only a few



hundred dollars per month over the course of 2-3 decades.^{1,2,3}

Retirement savings, Health Savings Accounts, and supplemental

retirement savings vehicles along with wise Medicare enrollment choices can be combined to help retirees fare well despite the rising costs of healthcare. Those with chronic health conditions can seek out additional health insurance products to mitigate the risks of high health costs during their golden years.^{1,2}

It's true that the cost of healthcare is rising and that the cumulative cost of healthcare will likely be staggering during retirement. But retirees generally won't pay for healthcare in one lump sum. The monthly cost associated with healthcare is likely to be manageable, even for individuals savings and investments.^{1,2}

1 - www.kitces.com/blog/vanguard-mercercosts-in-retirement-projections
2 - money.usnews.com/money/retirement/medicare/articles/2018-03-21/9-ways-to-reduce-health-care-costs-in-retirement
3 - forbes.com/sites/nextavenue/2018/06/28/the-truth-about-health-care-costs-in-retirement