



Chad Owen
 (512) 608-3780
 chad@eslifeandannuity.com



EAGLE SHADOW
 LIFE & ANNUITY



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

Inside This Issue:



*For The Turkeys,
 Thanksgiving Is No Joke.*
 1

*Brain Scans Study Sleep
 Inertia*
 2

*Keep Your Brain Sharp!
 Take Care Of Your Eyes
 And Ears*
 2

*Now Playing at the
 Library Of Congress*
 3

*Two Recipe Ideas for
 Turkey Leftovers*
3

*It Happened In
 November*
4

*Volatility is Back, and
 Interest Rates Have Been
 Rising.*
4



**For the Turkeys,
 Thanksgiving is no
 Joke...**

**... Turkey-free jokes to
 share at your feast!**

On Thanksgiving Day, all
 over America, families sit
 down to dinner at the
 same moment ...

— Halftime!



I'm Gonna Knock The Stuffing Out Of Ya!

What kind of music did the
 Pilgrims like?
 — Plymouth Rock.

**If April showers bring May
 flowers, what do May flowers
 bring?**

— Pilgrims!

**What do you get if you divide
 the circumference of a
 pumpkin by its diameter?**
 — Pumpkin pi.

Why was the Thanksgiving
 soup so expensive?
 — Because It had 24 carrots.

If the Pilgrims were alive
 today, what would they be
most famous for?
 — Their AGE!

What happened to the Pilgrim
 who was shot at by an Indian?
 — He had an “arrow escape.”

Brain Scans Study Sleep Inertia



A new paper in the journal *NeuroImage* shows our brain does not immediately switch from a sleep state to a fully awakened state but rather goes through a transition period that can last up to 30 minutes.

The brain fog we experience each morning has a name: "sleep inertia."

There's not much we can do to speed the wakeup process - even a caffeine boost takes 30 to 60 minutes to reach its peak level, so sleep inertia usually dissipates before caffeine effects would kick in. Instead, plan for 30 minutes to wake up before making important decisions or driving.

inverse.com/article/50128-how-long-does-it-take-to-wake-up-the-brain

Keep Your Brain Sharp! Take Care Of Your Eyes And Ears

By age 40, about 1 in 10 adults will experience some hearing loss. It

happens so slowly and gradually, when someone is finally convinced they have a hearing problem, age-related memory loss may have already set in. But there's good news.

Restoring hearing with hearing aids can help slow down cognitive decline.

A study published this spring in the Journal of the American Geriatrics Society tracked about 2,000 older adults in the U.S. both before and after they started using hearing aids. The rate of cognitive decline was slowed by 75 percent following the adoption of hearing aids.

To assess cognition over time, researchers performed face-to-face tests with participants every two years from 1996 to 2014. One memory test had participants recall a list of 10 words just after the words were read aloud and then again after participants had been distracted by other tasks.

The slower rate of decline equates to remembering less than one more word on the 10-word recall test, a small but measurable effect.



Cognitive decline may be faster in those with hearing loss due to reduced social stimulation, as people with hearing loss may talk less

and withdraw more from family or social functions.

A companion study published in the journal *PLOS One* this month among 2,000 participants in the English Longitudinal Study of Ageing who had cataract surgery shows the rate of cognitive decline measured in their periodic cognitive assessments was slowed by 50 percent following cataract surgery.

While many factors influence healthy aging such as diet and physical activity, it's important to know that steps to correct vision and hearing loss can play into the equation as well.

npr.org/sections/health-shots/2018/10/22/658810909/can-t-hear-well-fixing-hearing-loss-can-keep-your-memory-sharper

Now Playing at the Library Of Congress



The Library of Congress has unveiled its new National Screening Room, a free collection of digitized historical films, commercials, newsreels and other clips. According to the library, most of the movies are in the public domain and are available for downloading; others are only available to stream.

Videos cover the period from 1890 through 1999 and include home movies by George and Ira Gershwin as well as issues of the “All-American News,” and a selection of instructional films about mental health from the 1950s.

The library says it has the largest archive of moving images in the world, amounting to more than 1.6 million materials. Nearly 300 videos are online, and new content will be added to the website each month.

nytimes.com/2018/10/23/movies/library-of-congress-national-screening-room.html

Two Recipe Ideas for Turkey Leftovers

Gobbler Cakes

Ingredients

1 large egg
2 cups cooked stuffing
1-1/4 cups finely chopped cooked turkey
1/2 cup dried cranberries
1/4 cup mayonnaise
1/2 cup crushed cornflakes
1 tablespoon canola oil
Cranberry sauce and turkey gravy, optional

In a large bowl, mix egg, stuffing, turkey, cranberries and mayonnaise. Shape into eight 1/2-in.-thick patties. Coat with crushed cornflakes.



In a large skillet, heat oil over medium heat. Add patties in batches; cook 3-4 minutes on each side or until golden brown.

Serve warm, with cranberry sauce and gravy if desired.

tasteofhome.com/recipes/gobbler-cakes

Turkey Quesadillas with Cranberry Salsa



Salsa Ingredients

3/4 cup fresh cranberries
2 tablespoons sugar
1/4 cup water
1 small pear, chopped
1/4 cup chopped red onion
1 jalapeno, seeded & chopped
3 tablespoons chopped celery
2 teaspoons grated lemon zest
1 tablespoon lemon juice
1/2 teaspoon ground cumin

Cook cranberries, sugar, and water over medium heat, uncovered until berries pop (10 min.) stirring occasionally. Remove from heat and stir in remaining ingredients; chill.

Quesadilla

4 flour tortillas (6 inches)
2 cups cubed cooked turkey
1 cup shredded cheese

Top half of each tortilla with turkey and cheese, fold. Cook until golden brown and cheese is melted, 1-2 minutes per side over medium heat. Serve with salsa.

tasteofhome.com/recipes/turkey-quesadillas-with-cranberry-salsa/

It Happened In ...



November 1st 1993 – The European Union came into existence as a result of the Maastricht Treaty.

November 6th 1861 – Inventor of the game of basketball, James Naismith was born in Almonte, Ontario, Canada.

November 14th 1994 – The first paying passengers traveled on the new rail service through the Channel Tunnel linking England and France.

November 17th 1869 – The Suez Canal was formally opened after more than 10 years of construction.

November 20th 1789 – New Jersey became the first state to ratify the Bill of Rights.

November 29th 1832 – Little Women author Louisa May Alcott was born in Philadelphia, Pennsylvania.

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



Volatility is Back, and Interest Rates Have Been Rising.

On October 10, the S&P 500 made its first 1% move during a trading session since June 25. As recently as late September, the CBOE VIX index (which measures expected volatility in the equities market) was below 12, far underneath its historical average of 19.¹

Inflation pressure tends to push bond yields north, as fixed-income investors seek higher returns to counteract what they perceive as a decline in the purchasing power of their assets. Even so, 10-year Treasury yields (and real yields) are still at historic lows. During the 40 years prior to the 2008 credit crisis, the 10-year note yield seldom dropped below 5%, with the real yield consistently between 2.25%-2.5%.²

In response to the Great Recession, the Fed adopted an accommodative monetary policy to stimulate economic growth. With the economy expanding at 4.2% midway through 2018, it was time to

manage that growth before it became unsustainable. Critics say the Fed failed to respond fast enough to the housing bubble in the mid-2000s. It raised rates 17 times during the 24 months ending in June 2006, but inflation kept climbing to a peak of 5.6%.^{3,4}

Keep a little history in mind when you consider what has happened recently. There may be ways to reduce interest rate risk in your portfolio or profit from it.



1- marketwatch.com/story/the-volatility-in-stocks-is-historicbut-also-shouldnt-have-been-unexpected-2018-10-11

2 - barrons.com/articles/why-bond-yields-might-go-even-higher-than-you-expected-1539628712

3 - cnbc.com/2018/09/27/final-us-gross-domestic-product-q2-2018.html

4 - investopedia.com/terms/o/overheated_economy.asp