



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



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 LIFE & ANNUITY



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With shorter days and cooler temperatures ahead, you may begin feeling some end-of-summer-blues.

Transitions are hard and the end of summer can be particularly difficult. Symbolically, it means the end of fun for many people. No more carefree summer days, no bonfires or barbecues to look forward to.

Help Ease Your Transition from Summer to Fall

Just because the summer season will soon be ending doesn't mean your good mood has to end as well.

Get a good night's sleep. Adults need 7-8 hours of sleep a night, 9-10 hours for kids to avoid irritability and stay rejuvenated. ¹

Clean out your closet. With summer coming to an end, it's

the perfect time to go through your closet and get rid of stuff you haven't worn in years.

Look forward. Plan some fun fall adventures to anticipate – take advantage of any long weekends and make plans for apple picking, harvest festivals and holiday celebrations.

Changing Seasons can be a great time to realign priorities. What's your top priority right now, what's less important? What behaviors do you need to encourage if you are going to meet your objectives? ²



“Always maintain a kind of summer even in the middle of winter.”
 ~ Henry David Thoreau

1- www.medicalert.org/end_of_summer_blues
 2- positiveprescription.com/7-tips-survive-end-summer-blues/

Great Home Projects for Fall

Crisp fall weather can make the following home improvement jobs less strenuous and more enjoyable.

Insulate the attic. Going up into the attic on a fall day is more pleasant than the heat of summer, but you can also feel a draft more easily when the weather starts to cool down, helping you identify where you need to improve your insulation.

Caulking around windows, doors, and siding is a simple, inexpensive way to save some money- You do it on the outside of your home, so make sure you do it before the temperature drops below 40 degrees for best results.

Clean the gutters as soon as all the leaves are off the trees. Clogged gutters in the winter mean ice can build up and cause damage. Check your downspouts to make sure water is being funneled away from the house.

Moisture can also build up in between the slats of a wood deck. Run a dull handsaw between each board and push debris out, helping the wood to breathe and preventing moisture build up, and mold.

www.houselogic.com/organize-maintain/home-maintenance-tips/best-home-projects-fall

Home Maintenance Tasks You Should Tackle in September

These quick, relatively painless tasks can potentially save you major repair costs down the road.



Check walkways for cracks and loose paver material. Fix walkway and entryway areas before slippery weather comes – these problem areas could cause a tripping or falling accident. Small cracks can be fixed with simple epoxy and shouldn't take more than a few hours, but serious cracking and concrete damage may require professional repair.¹

September is a great time to use a pressure washer to clean up your home's exterior and inspect for problems before winter comes. Check for rotten or warped areas of siding and trim that may need to be sealed and painted, and inspect caulking, which can shrink and crack over time.¹

Organize. Spending more time indoors can mean clutter is

more obvious, and a study at Indiana University showed that people with clean houses are healthier than people with

messy houses. According to a study by Moen, the most-cluttered areas of a home are the garage, kitchen and home office.²

The kitchen is a good place to start, because chipped dishes and expired spices aren't as tough to let go as

paperwork or personal memorabilia. Purge items you no longer need and create a plan that allows you to store more things you do need in a logical way, allowing for easy access later on.

Look for smart solutions that take advantage of the walls and available storage to free up valuable floor space. Take the guesswork out of locating stored items and be sure to label everything.

Make the most of the mild weather to host a yard sale. It will free up storage capacity and put your unused goods back into useful circulation.

1- realtor.com/advice/home-improvement/home-maintenance-checklist-september/

2 - newsroom.uhc.com/health/engagement/how-to-declutter-lifelong-house.html

Zucchini Bread Cookie Whoopie Pies



Ingredients:

$\frac{1}{4}$ c. butter, softened

$\frac{1}{2}$ c. applesauce

$\frac{1}{3}$ c. sugar

$\frac{1}{3}$ c. brown sugar

1 egg

$\frac{1}{2}$ tsp. vanilla

1 c. finely grated zucchini

1 c. old fashioned oats

1 c. flour

$1\frac{1}{4}$ tsp. cinnamon

$\frac{1}{2}$ tsp. baking soda

$\frac{1}{2}$ tsp. baking powder

$\frac{1}{4}$ tsp. salt

Combine butter, sugars, applesauce, egg, & vanilla in a large bowl. Beat 2 min.

Mix flour, cinnamon, baking soda, baking powder, and salt. Mix in zucchini, then oatmeal. Cover. Refrigerate one hour, or until dough holds shape when scooped.

Drop 1 tbsp. of dough per cookie onto parchment paper lined sheets, bake for 10 min at 350 degrees.

Icing: Beat until light and fluffy, about 2 minutes. Pipe onto half of the cooled cookies and top with remaining cookies.

2 tbsp. butter, softened

4oz cream cheese, softened

$\frac{1}{2}$ c. powdered sugar

$\frac{1}{2}$ tsp. vanilla

iowagirleats.com/2012/08/15/zucchini-bread-cookie-whoopie-pies

Delicious Ideas For Enjoying Nutritious Zucchini

Also called courgette, zucchini has its origin in the Americas and is available in yellow, light green, and green color.

Zucchini provides fiber and a high content of vitamin C, carbohydrates, and protein. It contains significant quantities of potassium, folate, and vitamin A as well.



Today grown year-round in regions as diverse as Japan, China, Romania, Italy, Turkey, Egypt, and Argentina, zucchini can be eaten raw, sliced or in cooked form.

Available locally during May and July, young zucchini has a subtle taste, soft covering, and buttery white flesh. Almost all the parts of this squash are edible, including the flesh, seeds, and even the skin. A single cup of zucchini has about 33 calories and 0 fat.

Zucchini is rich in potassium, phosphorus, magnesium, calcium, fiber, vitamin C, and

riboflavin. It also contains vitamin B6, A, E, and K, sodium, zinc, and iron. It has 94% water content.

Tomato-Basil-Spinach Risotto

2 $\frac{1}{2}$ c. chicken broth

1 Tbsp. butter

1 shallot, minced

1 garlic clove, minced

salt & pepper

$\frac{3}{4}$ c. arborio rice

$\frac{1}{4}$ c. dry white wine

2 tomatoes, seeded & chopped (Roma or Compari)

2 cups baby spinach

handful torn basil

$\frac{1}{4}$ c. freshly grated parmesan

In a large skillet, melt butter over medium heat. Add shallot and garlic, saute 3 – 4 min until translucent.

Stir in rice to coat in butter, then wine until nearly absorbed. Add chicken broth $\frac{1}{2}$ cup at a time, stirring continuously until broth is absorbed before adding more.

With 1 quarter of the broth remaining, add tomatoes then continue stirring. Add baby spinach and basil with the last broth addition then continue stirring. Stir in parmesan cheese then add more salt & pepper to taste.

www.organicfacts.net/health-benefits/vegetable/health-benefits-of-zucchini.html

iowagirleats.com/2013/02/18/tomato-basil-spinach-risotto

It Happened In ...



September 8th 1900 – A hurricane with winds of 120 mph struck Galveston, Texas, killing over 8,000 persons, making it the worst natural disaster in U.S. history. The hurricane and tidal wave that followed destroyed over 2,500 buildings.

September 19th 1676 – Jamestown, Virginia was attacked and burned during a rebellion led by Nathaniel Bacon against the Royal Governor, Sir William Berkeley.

September 26th 1984 – Britain agreed to allow Hong Kong to revert to Chinese sovereignty in 1997.

September 30th 1955 – Actor James Dean was killed in a car crash in California at age 24. He remains one of the most influential actors with just three major films: Rebel Without a Cause, East of Eden and Giant.

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

End of Summer Tax Considerations

If you own a business, earn a good deal of investment income, are recently married or divorced, or have a Flexible Savings Account (FSA), you may want to think about making some tax moves now rather than in December or April.

Making changes earlier rather than later.



If you are self-employed see significant passive income, acquaint yourself with Form 1040-ES and the quarterly deadlines. **Estimated tax payments to the IRS are due on or before January 15, April 15, June 15, and September 15, adjusted if a due date falls on a weekend or holiday.** If your income is inconsistent, and you fail to adjust your estimated tax payment per quarter, you may be setting yourself up for a tax penalty. So, confer with your tax professional about this.¹

The Tax Cuts & Jobs Act changed the rules for Flexible Spending Accounts (FSAs). The IRS now permits an employer to let an employee carry up to \$500 in FSA funds forward into the next calendar year.

Alternately, the employer can allow the FSA account holder extra time to use FSA funds from the prior calendar year - up to 2.5 months. Companies do not have to allow either choice, however. If no grace

period or carry-forward is permitted at your workplace, you will want to spend 100% of your FSA funds in 2018, or you will lose those FSA dollars when 2019 begins.²

Has your household size changed? Adjusting the withholding on your W-4 may bring you more take-home pay. In April 2017, the IRS said that the average federal tax refund was \$2,864 – the rough equivalent of a month's salary for many people.

1- irs.gov/faqs/estimated-tax/individuals/individuals-2

2- cnbc.com/2017/12/29/how-to-use-your-flexible-spending-account-funds-at-the-last-minute.html

3- fortune.com/2018/04/16/tax-day-2018-refund