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 LIFE & ANNUITY



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Take Control of Your Telephone: How to Stop Robocalls



you've received, noting the time and date of the call as well as the number

These days, Americans are receiving a record number of robocalls . Experts estimate that nearly 48 million robocalls are made annually which means that every time you answer the phone, the chances are good that the call is not from friends or loved ones, but rather a computer. The good news is, you can stop or diminish robocalls on your landline and cell phone.

Don't answer the phone if you don't recognize the number. When you answer the phone for a robocall, your number is put on a VIP list because scam artists know that you're more likely to pick up than other people. In fact, under certain circumstances, if you answer the phone for a robocall, you could be put on a list to be solicited by a real person who is trying to trick you into purchasing something. Let unknown callers go to your voicemail.

Next, file a complaint with the FCC about the robocalls

that appeared on your caller ID and a description of the message that you received. You can sign yourself up on the National Do Not Call (DNC) Registry, which makes it illegal for telemarketers to call your number. This will diminish robocalls, but it won't eliminate them entirely.

For cell phones, download a robocall blocking app from the phone carrier or a third-party. Use Do Not Disturb on your smartphone to make it less likely that you'll answer a robocall and end up on a VIP list. AT&T, Sprint, T-Mobile, and Verizon all offer call-blocking apps that consumers can download. Or you could download Robokiller or Hiya, apps that keep your phone from ringing when a number isn't verified.

References

goodhousekeeping.com/electronics/a27818776/how-to-stop-robocalls/

wired.com/story/stop-robocalls-slow-down-apps-fips-carriers-fcc/

Four Questions to Ask Your Doctor to Avoid Unnecessary Medical Care



Healthcare is a hot-button topic in the United States. With sky-high costs, patients often don't feel like they have a lot of control over their treatment. Some patients receive treatments that may not be cost effective or needed.

Though it may be difficult to ask, below are some questions one doctor recommends in order to avoid an expensive, ineffective, or even damaging treatment and the associated costs:

1. Is this treatment really necessary?
2. What risks are involved?
3. Do I have other options?
4. What will happen if I choose not to do this treatment?

ideas.ted.com/prevent-unnecessary-medical-care-by-asking-your-doctor-these-4-questions-first/

Back-to-School Lunchbox Surprises: Simple Recipes for Busy Parents

Adjusting back into the rhythm of school-time is a big change for most parents, and even more so for the busy parents balancing a job and housework with taking care of the kids. Knowing a few easy-to-prepare lunchbox meals can take a weight off! These tasty and healthy lunchtime meals that can be made in 10 minutes or less:

Super-Simple Fresh Salad Wraps -

Ingredients:

- 1 tortilla
- 2 TBSP hummus
- 1 lettuce leaf
- ¼ carrot, shredded or grated
- 4 cucumber sticks and/or 2 avocado slices
- 1 TBSP fresh tomato salsa OR fresh tomatoes
- Handful grated cheddar



Start by spreading hummus on the bottom third portion of the tortilla. Place the lettuce on top of the tortilla. Then, place the carrot and cucumber and/or avocado in a line covering the lettuce. Pour on

salsa or fresh tomatoes, and sprinkle on the cheese.

Fold the bottom of the wrap up over the filling, and then fold the sides of the tortilla over slightly. Roll the wrap the rest of the way.

Cut the wrap into pieces or leave it whole, and wrap in wax paper to keep it safe on the journey to school. ¹

Tasty Bagel Sandwiches - Ingredients:

- 1 large bagel OR 2 small bagels
- ¼ cup whipped cream cheese
- 2 TBSP dill relish
- 1 large slices salami, diced
- 4 baby carrots, diced
- A pinch of salt and pepper

Cut the bagel(s) down the middle and then carve out most of the bread on the inside of the rings. Then, mix together all other ingredients until thoroughly combined in a bowl.

Fill the ring of one half of the bagel(s) with the cream cheese mixture, then place the other half on top and cut in half. You're done! ²

bbcgoodfood.com/recipes/super-salad-wraps

familyfreshmeals.com/2014/05/stuffed-bagel-sandwiches.html

Little Known Facts About Labor Day



The First Labor Day - Labor Day originated in Toronto, Canada in 1872, and the first American Labor Day took place on September 5, 1882 in New York City. Almost 10,000 workers took unpaid leave to participate in the parade, which went on a path from the City Hall to Wendel's Elm Park.¹

Hard-Working Americans - In the late 1800s it was the norm to work 12-hour days, 7 days of the week. Even children as young as 5 or 6 years old had to work to support the family due to low wages. In 1916, the 8-hour work day was firmly established to prevent overwork in strenuous conditions.¹

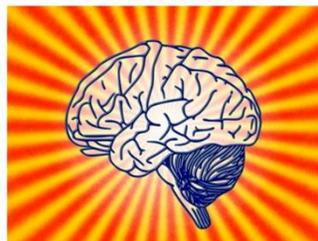
Honoring Workers - In the United States, the first Monday of September is Labor Day, but in most of Europe a similar holiday is celebrated on May Day (May 1) instead!

1-forbes.com/sites/stevedland/2012/08/29/10-labor-day-facts
2-thejobnetwork.com/interesting-facts-about-labor-day-082016

Shocking Links Between Alzheimer's and Diet

Alzheimer's is a devastating disease that affects approximately 5.8 million Americans of all ages.

More common among older Americans, scientists have recently discovered links between sugar consumption and the development of Alzheimer's disease. There's a definite correlation between Alzheimer's and diabetes. In fact, **Alzheimer's has at times been referred to as "Type 3 Diabetes"** due to research that's demonstrated a relationship between insulin levels, high blood sugar levels, and the development of the disease.^{1, 2}



One study showed that people who had higher than normal levels of blood sugar also had faster rates of cognitive decline than individuals who had normal blood sugar levels. Indeed, people with Type 2 diabetes are at a 50% higher risk of getting Alzheimer's disease whether they're being treated for the disease or not. Experts believe that both high insulin levels and high blood sugar levels play a role in the development of the disease because of an enzyme that

works to degrade insulin. This same enzyme breaks down proteins aggregating in the brain tissues. People with diabetes don't have enough of this enzyme which is one viable explanation for the relationship between diabetes and Alzheimer's.

One of the most important findings in the research that Americans need to realize is that the heightened risk of developing Alzheimer's results from higher than normal blood sugar levels and this can

occur even if the person does not have diabetes.

Eating foods that contain refined sugars such as white or brown sugar can lead to high blood sugar

levels.^{1, 2}

People who want to lower their blood sugar levels should NOT eat artificial sweeteners but rather consider reading food labels and sticking to foods that contain only honey, coconut palm sugar, or better yet pure stevia (sans the erythritol) and monk fruit (also known as *luo han guo*) as sweeteners.^{1, 2}

1 - ncbi.nlm.nih.gov/pubmed/21271993

2 - sciencedaily.com/releases/2013/08/130806165930.htm

It Happened In September



September 2, 1666 – The Great Fire of London starts raging through the city, destroying all of old London, which was surrounded by ancient Roman Walls. It was speculated that the fire started in a bakery and spread outward from there. The fire burned for three days before finally being extinguished.

September 7, 1822 - On this date, Brazil declared its independence from Portugal after being a Portuguese colony for 322 years. The country celebrates its 197th year of freedom this year in 2019.

September 16, 1620- The Mayflower departed from the shores of England on this historic date. There were 102 passengers aboard the ship along with a small crew. Finally the ship reached America in November, and the Pilgrims arrived in Plymouth in December.

historyplace.com/specials/calendar/september.htm

Fight Caregiver Burnout: Caring for Yourself While Caring for a Loved One

People today are living longer now than they ever have for a variety of reasons. Living longer is great, especially when individuals are healthy, but when they're not, a longer life-span means that someone has to provide care in order to meet the patient's basic needs. Sometimes caregivers can be hired as home health providers or they can be arranged the form of long-term care or assisted living, but when a family member is providing ongoing care 24/7, burnout can become an issue. As a care-giver it's important to be aware of the possibility of burn-out and take steps to avoid it. Below are some things care-givers can do to prevent burnout when providing care to loved ones:

Use your human resources. Put together a list of people you can depend on to talk to and call on in a pinch.

Take care of yourself. Know how to make yourself happy and take the time to do whatever you need to do to feel happy and at peace at least once every day.

Express yourself through creative passions, but be



realistic about how much time you can put into these endeavors so as to avoid feeling frustrated.

Remember to connect on a personal level with the person you're caring for. It can be easy to get stuck in the patient-caregiver role, but finding a common interest or activity through which you can explore the other side of your bond can help keep your relationship healthy.

Call on others for help. It isn't realistic to think that one person can be available to another person 24 hours a day, 7 days a week. Asking for help does not make you less of a care-giver. Rather, knowing your limitations can make a huge difference in terms of the quality of care you provide when you're on the front lines.

ideas.ted.com/caring-for-a-loved-one-is-hard-work-6-ways-you-can-fight-burnout