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 LIFE & ANNUITY



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**Celebrating Mom**

"Mothers are like glue. Even when you can't see them, they're still holding the family together." - Susan Gale

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

"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

"God could not be everywhere and therefore he made mothers." - Rudyard Kipling

"Having kids—the responsibility of rearing good, kind, ethical, responsible human beings—is the biggest job anyone can embark on." - Maria Shriver

"My Mother: She is beautiful, softened at the edges and tempered with a spine of steel. I want to grow old and be like her." - Jodi Picoult



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

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

## Boost Your Energy Levels with AMPK



AMPK (Adenosine 5' Mono-Phosphate-activated-protein Kinase) is a vital enzyme that supports energy balance and metabolism and plays a role in healthy aging processes, fertility, and weight control.

**Researchers believe that as we age, AMPK activity significantly decreases.**

High intensity exercise, fasting, and a diet rich in fiber and polyphenols can increase your AMPK levels. Try leafy greens, broccoli, artichokes, green tea, coffee, cacao, berries, olive oil, apples, pomegranate, onions, nuts, herbs and spices.

AMPK's additional health benefits include weight loss, decreased inflammation, diminished insulin sensitivity, and improved immunity. Also, this enzyme can help lower triglyceride levels and normalize glucose levels in the blood, thereby supporting heart health, brain health, and athletic performance.

[draxe.com/nutrition/ampk/](http://draxe.com/nutrition/ampk/)

[blog.zonediet.com/lifestyletips/ampk-explained](http://blog.zonediet.com/lifestyletips/ampk-explained)

## Seasonal Spring Recipes

### Shaved Asparagus and Parmesan Salad with Raisins



#### Ingredients for 6-8 servings:

- 1 bunch asparagus
- 2 tbsp. olive oil
- 1 tbsp. plus 1 teaspoon, fresh lemon juice
- 3 tbsp. toasted pine nuts
- 3 tbsp. golden raisins
- 1 oz. Parmesan, shaved (about 1/4 cup)

Thoroughly rinse and dry raw asparagus. Trim and shave with a vegetable peeler or thinly slice lengthwise.

Arrange asparagus on a platter; drizzle with mixture of oil and lemon juice.

Let stand 10 minutes.

Top with pine nuts, raisins, and Parmesan.

Season with salt and pepper.

[countryliving.com/food-drinks/a30874363/shaved-asparagus-parmesan-salad-with-raisins-recipe](http://countryliving.com/food-drinks/a30874363/shaved-asparagus-parmesan-salad-with-raisins-recipe)

### Almond Rhubarb Coffee Cake

#### Ingredients for 24 servings:

- 1 ½ cups packed brown sugar
- 2/3 cup vegetable oil
- 1 egg
- 1 teaspoon vanilla extract
- 2 ½ cups all-purpose flour
- 1 teaspoon salt
- 1 teaspoon baking soda
- 1 cup milk
- 1 ½ cups rhubarb, chopped
- ½ cup sliced almonds
- 1/3 cup white sugar
- 1 tablespoon butter, melted
- ¼ cup sliced almonds



Preheat oven to 350 degrees F. Grease one 9 by 13 inch pan.

Beat brown sugar, oil, egg, and vanilla until smooth. Combine flour, salt and baking soda; add to sugar mixture alternately with milk. Beat until smooth. Stir in rhubarb and ½ cup almonds. Pour into pan.

Combine white sugar and butter. Stir in ¼ cup almonds. Sprinkle topping over batter. Bake for 30 to 35 minutes, or until the cake tests done.

[allrecipes.com/recipe/8223/almond-rhubarb-coffee-cake/](http://allrecipes.com/recipe/8223/almond-rhubarb-coffee-cake/)

## Improvement Projects to Increase Home Value



Many homeowners spent the pandemic on home improvement. This recovery year may continue the trend. The following projects provide top ROI in home value.

**Interior Painting:** Painting your home's interior is a relatively low cost project that can dramatically impact presentation. If you're considering selling, choose neutral colors.

**Flooring Upgrade:** Fresh tile, hardwood, or carpet can improve home value. Consider in-style, durable floor types. For example, homes with hardwood floors often sell for more.

**Bathroom Remodel:** Often the most outdated area of a home, bathroom updates provide a significant value increase. Some amenities can decrease utility costs as well as add convenience and aesthetic value.

[money.com/top-home-improvement-value-add-pandemic](https://money.com/top-home-improvement-value-add-pandemic)

## Strategies for Aging in Place

Many of today's seniors hope to age in place rather than going to assisted living or long-term care facilities.

Below you can find the primary challenges involved with aging in place that have to be addressed so that elderly individuals can safely live out their lives in their own homes and communities.

**Transportation and Location:** Your home should be located in a community within walking distance to shops, social opportunities, or grocery stores even if you can't drive. Your home should also be located near some form of public transportation such as a bus or subway route that can get you to doctor appointments and other community services. Some communities may provide senior service groups that can help with transportation.

**Home Accessibility:** As people age, their mobility declines. Houses that lack ramps leading into the property or that lack wheelchair or walker accessible spaces inside the house may not be appropriate for aging in place.

If you own a home and you intend to age in place, consider adding disabled access features from easy-grip doorknobs or shower and bathroom grab bars to ramps or more intensive modifications like wider doorways or non slip flooring in your home to make it easier to continue living there for many years into the future.

**Home Affordability:** It is essential that your home's mortgage is paid off or at least affordable so that you can continue to pay for the cost of living there. As you age, your cost of healthcare and transportation will likely increase which can reduce the budget for mortgage or rental payments. Keeping housing costs low allows for the inevitable increase of food and healthcare costs.



[generations.asaging.org/older-adults-aging-place-affordable-safe](https://generations.asaging.org/older-adults-aging-place-affordable-safe)



## It Happened In



**May 2, 2011** – U.S. Special Operations Forces killed Osama bin Laden during a raid on his compound in Abbottabad, Pakistan. The raid concluded a decade-long manhunt for the al-Qaeda terrorist leader.

**May 5, 1893** – The Wall Street Crash of 1893 began with a dramatic fall in stock prices. By year-end, 600 banks closed, several big railroads entered receivership, and 15,000 businesses went bankrupt. It was the worst economic crisis in U.S. history up to that time.

**May 10, 1869** – The newly constructed tracks of the Union Pacific and Central Pacific railways were first linked at Promontory Point, Utah. A golden spike was driven by Leland Stanford, president of the Central Pacific, to celebrate.

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

[historyplace.com/specials/calendar/may.htm](http://historyplace.com/specials/calendar/may.htm)

## Reducing Sequence Of Returns Risk

**Transitioning to safer but lower yield investments during and approaching retirement prevents loss due to volatility**, but very low return rates early in retirement are much more damaging to retirees than experiencing low yields a decade or so in.

Sequence of Returns Risk is the idea that with low returns early in retirement, known as the “critical phase” especially if retirees draw from the principal to fund their lifestyle, more damage is caused than withdrawals that occur later in retirement.

Analysis by Michael Fiske and David Blanchette early this year in Advisor Perspectives shows that historically, when dividend yields were low, bond yields were high, but today

both are well below long-term averages. They calculate that a tripling of principle is needed now to sustain a 30 year retirement compared to a few years ago. Low yields may cause retirees to draw from their principal earlier than expected, rather than living off interest to maintain their lifestyle. Early retirees could cut balances too soon in retirement, requiring severe cutbacks in spending or huge upswings in yield to recover.

[advisorperspectives.com/articles/2021/01/25/what-to-do-about-the-high-cost-of-investment-income](http://advisorperspectives.com/articles/2021/01/25/what-to-do-about-the-high-cost-of-investment-income)

Table (below) illustrates this concept using S&P 500 dividend reinvested returns from 2000 to 2014. Source: Federal Reserve Database in St. Louis, compiled by NY university ([pages.stern.nyu.edu/~adamodar/New\\_Home\\_Page/datafile/histretSP.html](http://pages.stern.nyu.edu/~adamodar/New_Home_Page/datafile/histretSP.html))

SEQUENCE OF RETURNS RISK					
Distribution Phase: \$1,000,000 Beginning Balance					
Age	Investor A			Investor B	
	Annual Return <sup>1</sup>	Portfolio Year-End Value <sup>3</sup>	Withdrawals	Annual Return <sup>2</sup>	Portfolio Year-End Value <sup>3</sup>
65	-9.03%	\$844,700.00	(\$65,000.00)	13.48%	\$1,069,800.00
66	-11.85%	\$679,603.05	(\$65,000.00)	31.15%	\$1,338,042.70
67	-21.97%	\$465,294.26	(\$65,000.00)	15.89%	\$1,485,657.69
68	28.36%	\$532,251.71	(\$65,000.00)	2.10%	\$1,451,856.50
69	10.74%	\$524,415.55	(\$65,000.00)	14.82%	\$1,602,021.63
70	4.83%	\$484,744.82	(\$65,000.00)	25.94%	\$1,952,586.04
71	15.61%	\$495,413.48	(\$65,000.00)	-36.55%	\$1,173,915.84
72	5.48%	\$457,562.14	(\$65,000.00)	5.48%	\$1,173,246.43
73	-36.55%	\$225,323.18	(\$65,000.00)	15.61%	\$1,291,390.20
74	25.94%	\$218,772.01	(\$65,000.00)	4.83%	\$1,288,764.34
75	14.82%	\$186,194.02	(\$65,000.00)	10.74%	\$1,362,177.64
76	2.10%	\$125,104.10	(\$65,000.00)	28.36%	\$1,683,491.21
77	15.89%	\$79,983.14	(\$65,000.00)	-21.97%	\$1,248,628.19
78	31.15%	\$39,897.89	(\$65,000.00)	-11.85%	\$1,035,665.75
79	13.48%	-\$19,723.88	(\$65,000.00)	-9.03%	\$877,145.13