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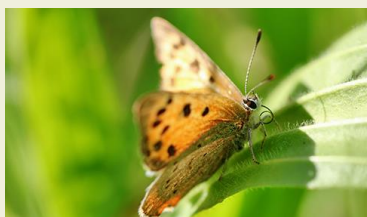
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Is Travel Insurance Really Necessary?

Emergencies can happen anywhere, so it's good to be prepared. In 2018, travelers spent an average of \$139USD per trip on travel insurance and the number of people buying travel insurance has increased by 24% this year. People with existing medical or disaster insurance may wonder if travel insurance is necessary.

Even though people think of travel insurance as medical insurance first and foremost, it is also designed to cover travelers in a variety of other travel-related disasters. Some other situations that travel insurance may cover include medical emergencies, trip cancellations or delays, and destroyed or lost luggage.

There are 2 primary types of travel insurance:

"Named Perils" – This most common type of travel insurance policy outlines exactly what it will and won't cover. Situations not included

in the list of "named perils" will not be covered.¹

"Cancel for Any Reason" -

This policy is less common, but covers a broader spectrum of situations and is usually 40% more expensive than others.¹

How do you know if you need travel insurance?

First, consider the amount of money at risk. If you will be spending \$5,000USD or more on your journey, travel insurance can help protect from significant loss.¹



For those on Medicare travelling overseas, travel insurance is extremely important. Medicare doesn't cover medical emergencies outside of the USA, so make sure you have a travel insurance policy that covers these situations.^{1,2}

Cruise and tour companies usually don't provide refunds and as such travel insurance can be useful in this case.¹

1 - usatoday.com/story/travel/advice/2019/04/05/travel-insurance-policy/3362866002/

2 - squaremouth.com/travel-advice/what-does-travel-insurance-cover

Tips to Cut Your Tax Bill



No one wants to pay more than what's necessary to Uncle Sam. Below are tips to help you cut your tax bill over the next year:

Maximize Your IRA

Anyone can set up an IRA and if you contribute the maximum amount of \$6000-7000 per year, you get to deduct this amount from your taxes.

Maximize your 401(k)

Contribute as much as you can to your workplace 401(k). The more you contribute, the lower your tax bill will be. The maximum contribution for 2019 was \$19,000-\$20,000.

Contribute to an HSA

Max out your Health Savings Account (HSA) contributions each year (\$3500 for individuals and \$7000 for families) for pre-tax savings that can substantially lower your overall tax bill.

usatoday.com/story/money/2019/04/29/10-tips-to-cut-your-tax-bill/39404215/

Chicken Basics: Are You Cooking Your Chicken Wrong?

Most of us think we know exactly how to cook chicken, but in reality, cooking a chicken perfectly to capture fantastic flavor and a smooth texture is a lot more than we realize.

Here are some ways that you might be cooking your chicken wrong:



Rinsing raw chicken before cutting and cooking it - This Chicken Basic is related primarily to health safety. Eating raw poultry or contaminated food can cause food poisoning, and washing the raw chicken in the sink will not remove bacteria. In fact, When you rinse or wash raw chicken, particles of bacteria and other germs are spread to "clean" cooking utensils, countertops, the floor, and to other places. For example, previously clean plates stacked next to the sink may then become contaminated with raw chicken.

Cutting into cooked chicken immediately instead of letting it rest

- It may seem intuitive to cut the chicken right away after cooking. It's especially

tempting to do so when the meat smells so delicious. Waiting for at least 10 minutes before cutting into a piece of recently cooked chicken allows

time for moisture in the meat to redistribute and also makes it possible for the meat to become less fragile.

Using too little seasoning - When you cook a chicken and the meat turns out tender and well-cooked, but the flavor just isn't there, or the chicken is well-cooked, but isn't as moist as you'd hoped it would be. You may be surprised to learn both of these problems have to do with seasoning! Using thyme, rosemary, minced garlic, and sage can lock in moisture and add tenderness and taste.

Most cooks spend too little time marinating the raw poultry before cooking it, which can severely compromise the flavor profile. A few hours is usually enough time, but experiment with different marinating times and spice mixes to find the perfect medium for you!

insider.com/ways-youre-cooking-chicken-wrong-2019-5

Little Known Facts About Senior Citizens' Day



The Origin - Senior Citizens' Day was announced as a national holiday in 1988 with President Ronald Regan's Proclamation 5847, instituted August 21 as a day on which US citizens turn their attention to the elders in their community and across the nation.

holidayinsights.com/moreholiday/s/August/seniorcitizensday.htm

Other Dates - Before the issuance of Proclamation 5847, Senior Citizens' Day was celebrated on August 14th, the day President Franklin D. Roosevelt signed the Social Security Act in 1935.

nationaltoday.com/national-senior-citizens-day

Staggering Numbers - In 1950, there were 200 million people over the age of 60. By 2025, an estimated 1 billion plus people will be over 60. With a growing elderly population, it's vital that young people and elderly people come together on this day.

doonething.org/calendar/seniorcitizensday.htm

Sunlight, Sea Water, and Other Psoriasis Health Hacks

More than 8 million Americans are afflicted with psoriasis. If you have psoriasis and you've tried every treatment under the sun except sunlight itself, you might want to consider a sea and sun beach vacation before giving up on your skin.

Many patients have been offered UV treatments by their doctors, but few patients

realize that actual sunlight and full-body sunbathing may help them fight psoriasis. **According to several studies, subjects experienced improvement of psoriasis following full-body sun exposure without sunscreen.**

After exposure to the sun, patients experienced a reduction in inflammation. Scientists speculate that sun exposure had a beneficial impact on their immune system. ^{1,2}

Fortunately, sea water is another treatment that can be life-changing for psoriasis patients. A number of scientific studies and anecdotal evidence has shown that many patients experience miraculous results from exposure to sea

water, particularly sea water at the Dead Sea in Israel, though other sea and ocean waters are also beneficial. The Dead Sea in Israel has a number of resorts that cater to psoriasis sufferers, but many patients could benefit from travel to a nearby ocean resort in their own country as well to spend time in the sea and sun. ³



Patients may experience a relapse after sun and sea treatments unless they remove all plants from the

nightshade family and red meat from their diet, but

every patient is different. A

number of experts have speculated that psoriasis sufferers may need to focus on their liver and large intestines to experience a full reversal of their symptoms. Studies have shown that many psoriasis patients benefit tremendously from a month of juicing (that excludes nightshade plants), a nightshade-free diet, and time spent in the sun and sea, but few doctors are aware of the studies that support these treatments. ⁴

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

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

3 - ncbi.nlm.nih.gov/pubmed/22503590

4 - everydayhealth.com/psoriasis/diet/foods-to-avoid-if-you-have-psoriasis/

It Happened In August



August 3, 1492– On this day in the 15th century, Christopher Columbus set sail from Palos, Spain in search of a shorter, more accessible route to the Far East. Instead, he landed in the Bahamas on October 12th and discovered the New World.

August 15, 1969 - The legendary and original Woodstock music festival started on August 15. Thousands of people flocked to a field near to Yasgur's Farm in Bethel, New York to witness the spectacle.

August 26, 1910 - Mother Teresa is born in Skopje, Yugoslavia as Agnes Gonxha Bojaxhiu. At the young age of 18 she became a nun and traveled to India with the Sisters of Loreto where she would later found the Missionaries of Charity and dedicate her life to helping the sick and poor.

historyplace.com/specials/calendar/august.htm

Estate Planning Trap: What to Know Before You Go

Estate planning is a multi-faceted project. As with many things in life, estate planning has caveats that absolutely cannot be overlooked. Here are some of the biggest traps that you might encounter when embarking on your estate planning journey.



Using an online DIY estate-planning website: While using a DIY website for estate planning may seem more affordable and easier than hiring lawyers and specialists, many online estate planning websites don't cover all of the important facets of a well-planned will. This can lead to disastrous consequences down the road. ¹

Not reviewing documents after forming a plan: You've completed your estate planning and have all your documents in place ready to go. Experts recommend reviewing your estate documents annually to make sure that everything is up-to-date and that it continues to be true to your desires. ²

Overlooking the inclusion of certain documents: A good estate plan has 4 components: a will, trust, Power of Attorney, and an advance healthcare directive. Most important, the will dictates the division of property to family members upon your death. The other three documents shouldn't be overlooked. ^{1,2}

Not consulting a professional: Even if you decide to utilize an online estate planning website to create your estate plan, you should still get professional eyes on the resulting documents to ensure that the information and legalities are sound.

Meeting with a professional can help you iron out the wrinkles in your estate plan and make sure that you have everything you need. A trustworthy professional can walk you through all the ins and outs of estate planning so that you have a clean final product. ¹

1 - marketwatch.com/story/online-wills-may-save-you-money-but-they-can-lay-these-estate-planning-traps-2019-05-03

2 - dewittlawar.com/estate-planning-answers/top-5-estate-planning-traps/