ENROLLMENT CONNECTION

Summer 2023 | Edition 1

Keep your mind, body, finances and health in check all year. Here you will find tips and ideas for you to follow for a healthy lifestyle from year to year.



Birdwatching Gadgets

The pandemic may be the cause, but there is an uptick in bird watching these days. It is great hobby to pick up not only because you get to be outdoors and make new friends along the way! There are some great Apps out there to help you identify the different bird species. The Merlin Bird ID asks you 3 questions about the bird you've spotted where the Sound ID app can listen to the birdsong and let you know the species of bird you're listening to! Of course, you'll need some binoculars — the Nikon Prostate 3S 8x42 earned the best in class for clarity, brightness, and color retention, is low budget (less than \$150), and light weight.

Inside this edition:

Effects of Music2	<u> </u>
Avoid Scams2	2
Celebrate2	<u>,</u>
Noise Pollution2	<u>.</u>
Medication: Laughter2	2
Good Night's Rest3	3
Caprese Skewers3	3
Dear Kurt Q & A4	Ļ
Word Search4	Ļ

Best Dementia Prevention

It can be scary having a family history of Alzheimer's or dementia. But researchers have found how to reduce your risk of getting the disease, even if your parents had dementia. No, it is not a pill, or herbal remedy. It doesn't even cost anything at all! The key is exercise. There have been a trio of large, long-term studies done that look at how much activity and they best type of activity for the best protection. The studies concluded that vigorous exercise gave the most protection, but even doing household chores offered a meaningful reduction in the risk of getting the disease — even if there was a family history of dementia.



The Effects of Music

Music has the ability to enchant, distract, improve our mood and relieve our stress. Studies have shown that music has a positive effect on the immune system. The pleasant state that music can induce leads to special physiological changes which then leads to stress reduction direct immune enhancement. Music has helped stroke victims connect their stored knowledge of words through songs to help them create new connections needed for speech. It has also been shown to help Alzheimer's patients recall memories, and even restore cognitive function. Let the music play!

How to Avoid Online Shopping Scams

It's nice and convenient to shop online these days but there are a few things to keep in mind when shopping online to avoid getting scammed. Be wary of retailers that do not allow payment through secure services such as credit card transactions or PayPal. Never give your bank account information to a website. Also, don't purchase from websites that don't offer information about privacy, terms and conditions of use, dispute resolution, refund policies, or contact details or sites with poor-quality images or that have another company's logo or watermark.

Celebrate

There is a lot to celebrate this Summer! Here are just a few fun holidays to celebrate:

June 18:Father's Day June 19:Juneteenth

July 4:Independence Day

July 16:National Ice Cream Day

Aug 21:National Senior Citizens Day

Noise Pollution

Noise pollution is all around us. Air conditioners, lawn mowers and leaf blowers are irritating and distracting noises. The duration and frequency of being around these unwanted noises can affect our wellbeing. Problems related to noise include stress related illnesses, high blood pressure, hearing loss, sleep disruption. Make sure to remove yourself from these noises when you can.

Medication: Laughter

Is laughter the best medicine? Health professionals have been studying its medicinal effects for years. Studies show that laughing may improve immune function, lower blood pressure and reduce stress and depression. So go hang out with family and friends, watch a funny movie or go to a comedy club to get a good laugh in. The plus side? There are no side effects!

Getting a Good Night's Rest

The National Sleep Foundation states that 80% of seniors between the ages of 65 and 84 report having sleeping problems. The foundation offers some ideas to help you get a better night's rest:

- 1. Avoid anything with caffeine for at least 3-4 hours before bed.
- 2. Exercise in the morning or afternoon not in the evening hours.
- 3. Go to bed at the same time every night and wake up at the same time every morning.
- 4. Avoid the use of alcohol later in the evening.

Sudoku Puzzle

Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

3			6	1				8
		2		3		7	6	
			7	5		2	9	
	9		8				1	
	4		1	7	3		5	
	5				9		2	
	3	7		4	1			
	2	5		8		9		
4				9	7			2

Music has charms to soothe a savage breast, to soften rocks, or bend a knotted oak.

— William Congreve



Caprese Skewers

These Caprese skewers are such a fun summer appetizer! Topped with a tangy balsamic glaze, they're light, flavorful, and fresh.

- 24 cherry tomatoes
- 12 mini mozzarella balls
- 24 basil leaves
- Extra-virgin olive oil, for drizzling
- Balsamic reduction, for drizzling
- Sea salt and freshly ground black pepper
- Thread the tomatoes, mozzarella, and basil onto mini skewers.
- Drizzle with olive oil and balsamic reduction and sprinkle with salt and pepper.

Kurt Kluever 9800 S Roberts Rd, Suite 107 Palos Hills, IL, 60465

Dear Kurt: Medicare Questions

Q: Why is my Rx cost going up in the middle of the year?

A: As of today, Medicare has not locked in prices for maintenance prescriptions. This means that the price can change every time you pick up a prescription. You will also want to remember that you may have went into a different stage with your your Part D plan. At the end of that day, please feel free to reach out to us. We are more than happy to help.

Summer Word Search

E Н N E B WRR В Т S L N 0 C M B Α E Α S UWA E K N P E P Α

SUN SAND PINEAPPLE
SUNBLOCK FUN WATER
PLAY BEACH UMBRELLA
WAVES SHELL HOT

Keep an eye out for the next Winter newsletter!



Contact Information:

-) (708) 738-2649, TTY 711
- kurt@klueverinsurance.com
- www.klueverinsurance.com