

AFM News and Views
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You could live 24% longer, thanks to your dog
Source: www.marketwatch.com

New research finds that dog ownership helps those who live alone.

Roll over — and delay death?

Turns out, one of the many tricks that dogs can do for their humans is to help them live longer — especially if they live alone, or have previously suffered a heart attack or stroke, according to the American Heart Association.

The tail-wagging findings come from a meta-analysis of almost 70 years of global research published in the journal “Circulation” on Tuesday, as well as a new Swedish study of heart attack and stroke survivors spanning over a decade.

The first meta-analysis drew on data from almost 4 million people in the U.S., the U.K., Canada, New Zealand, Australia and Scandinavia, and associated dog ownership with a 24% decreased risk of dying by any cause, and a 64% reduced risk of death after a heart attack in particular. In fact, if the dog owner had experienced a heart attack or stroke, then that person saw a 31% decreased risk of death, compared to the cardiovascular event survivors without a dog.

“Having a dog was associated with increased physical exercise, lower blood pressure levels and better cholesterol profile in previous reports,” wrote Dr. Caroline Kramer, assistant professor of Medicine at the University of Toronto and an endocrinologist at Mount Sinai Hospital. Those are all keys to a healthy heart.

This news comes on the heels of a separate study of more than 336,000 Swedish dog owners and non-owners who had suffered a heart attack or stroke, which was also published Tuesday. And it found that the risk of death for heart attack patients who lived alone — but had dogs — was 33% lower than the solitary adults without dogs. And stroke patients living alone with pups had a 27% lower risk of death compared to those without dogs.

Now, dog owners who lived with a partner or child also survived longer after a heart attack (seeing a 15% reduced death risk) or stroke (a 12% reduced death risk) compared to patients without dogs, but pet ownership appears to especially benefit those who live alone.

Both reports credit the increase in physical activity that keeping a dog entails — such as taking them on daily walks and playing with them — as research shows that exercise strengthens the heart and promotes overall health. Indeed, a recent Mayo Clinic study of 1,800 people found that those with canine companions were more likely to practice heart-healthy lifestyle habits such as exercising, eating well and having ideal blood sugar levels compared to those without a dog.

And researchers in the new studies noted that caring for a fur baby also decreases loneliness and depression, which can account for the added longevity among more isolated adults. Last fall, the National Poll on Healthy Aging surveyed more than 2,000 adults aged 50 to 80. More than half owned a pet, and 79% of the senior pet parents said that their animal companions reduced stress. And among those who lived alone and/or reported fair or poor physical health, 72% said their pets helped them cope with physical or emotional symptoms.

“We know that social isolation is a strong risk factor for worse health outcomes and premature death. Previous studies have indicated that dog owners experience less social isolation and have more interaction with other people,” said Tove Fall, professor at Uppsala University in Sweden, in a statement. “Furthermore, keeping a dog is a good motivation for physical activity, which is an important factor in rehabilitation and mental health.”

Of course, the researchers also reminded the public that taking on a pet is a big responsibility not to be undertaken lightly or as an instant cure-all.

Indeed, they’re physically demanding — which can be good for being more active, but can also pose a hazard for someone recovering from a medical procedure. A recent JAMA study reported that bone fractures related to seniors walking their dogs more than doubled between 2004 and 2017. And 6% of seniors in the National Poll on Healthy Aging reported that their pets caused them to fall or otherwise injure themselves. So patients should consider their physical limitations before adopting a pet that needs a lot of activity.

And it takes a lot of scratch to care for a dog or a cat. Rover.com reports that canines cost their owners \$153 a month on average, adding up to \$1,836 a year. The American Society for the Prevention of Cruelty to Animals (ASPCA) puts the average annual cost of care at \$875 for a large dog, \$670 for a cat, \$200 for a small bird and \$35 for a fish (not including the cost of setting up an aquarium.)

5 tricks you'll use time and time again

source:www.komando.com

Today's tech is loaded with features most of us never use. Why?

Simply stated, there's no real user manual.

I've got five more pro tips up my sleeve to make your digital life better.

1. Use your smart speaker's smarts We all have things that we only need every once in a while. For me, it's the annual hunt for the key to unlocking the pod that holds all my Christmas decorations. Now, the elusive key is always within reach.

If you're using Google Home or Nest, say, "Hey Google, remember that (thing to remember)."

For example, I would say, "Hey Google, remember that the key to the Christmas pod is in my desk drawer."

When I need it next Thanksgiving, all I need to say is, "Hey Google, where is the key to the Christmas pod?" Google Home will remind me that the key is in my desk. Nice.

2. Get Amazon on the phone When you have trouble with an order, there are times when it's easier to talk to a customer service representative rather than write a lengthy note or deal with a chatbox. An Amazon customer service rep will call you if you know the trick.

While logged into your Amazon account, go to the Contact us page. At first glance, it appears as only a way to chat with a representative. Here's the secret sauce. If you look very closely underneath the yellow Start Chatting Now box, in small letters, you'll see the "We can call you" link.

Click that, enter your phone number, and you'll see an estimated time before you receive the call.

3. Hear your TV at only the volume you want Maybe not everyone in your home shares your love of old Westerns or how loud you like TV's volume. Sure, you can plug wired headphones in your TV's 3.5mm headphone jack. If your TV has RCA stereo outputs

only, use an RCA-to-3.5mm adapter. But who wants a cord strung from a TV to their head?

If your TV has Bluetooth, you can pair a Bluetooth headset. This option is usually located in the TV's Settings menu. Alternatively, check your streaming device. For example, the Roku app offers Private Listening to stream audio to your phone or tablet, and from there, you can use your earbuds or headset. The Roku remote has a headphone jack on the side.

4. Make your electronic signature

Even in the digital age, a handwritten signature provides a personal touch. I like to add the signature of my first name only to my email, notes to fans of my show, and on my website. For security purposes, it's not my authentic signature that I use on legal documents.

To create your electronic signature, use a black ink pen, sign a white piece of paper, and scan or photograph it.

Using your favorite photo editor, save the file with a maximum width of 300 pixels. Keep it at a 1:3 ratio where height is visually one-third of the width.

5. Turn your Apple AirPods into a makeshift hearing aid

If you have difficulty hearing someone during a conversation, Apple's AirPods can be your on-demand hearing aid. Apple introduced a feature, starting with iOS 12, called Live Listen.

Once set up, you can place your iPhone closer to the person you want to hear, and the AirPods will produce clearer audio for you.

To set up this feature, in your iPhone's Settings and click Control Center. Select Customize Controls and tap the plus sign next to Hearing.

When ready, place the AirPods in your ears, and either swipe down your iPhone X (or newer) home screen or up on an iPhone 8 or older and click the ear icon. Tap Live Listen.

MONTHLY CONTEST

2020 is the Year of the vision. So, this year, we are going to do some eye trivia. We will pick a random winner each month among the correct answers we receive.

This Month's Question: How many eyes does a bee have?
Please email your responses to julia.b.lamere@lpl.com

RESULTS OF LAST MONTH'S CONTEST

Question : If a person has 'heterochromia irides', how are their eyes affected?
Answer: *The eyes are different colors.*

Last month's winner: Steve Forret

WEEKLY UPDATES ARE AVAILABLE

LPL Financial's **Weekly Market Commentary** and **Weekly Economic Commentary** can be found on LPL Financial's website (http://www.lplfinancial.com/learning_center/research/).

OTHER UPDATES AVAILABLE FROM LPL RESEARCH DEPARTMENT

- Daily market update: <http://LPLresearch.com>
- YouTube Channel: <http://www.youtube.com/lplresearch> (which can also be found on our website)

CLIENT CONNECT

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If you have any input or comments about our newsletter, let us know. We love to hear from you!!

Your referrals mean a great deal to our business. If you know of a friend or family member who might benefit from our service, please let us know. We will work hard to ensure that your referrals feel it was a wise investment of their time – and their future- to have met with us.

Don't keep us a secret!! Share this with your family and friends.

Till next month,

The Alltrust Team

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