



LIFE

ASSURED

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*Wishing all of our members and
their families a Merry Christmas
and happy New Year!*

Happy holidays, everyone.

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Give the Magic of Christmas

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assuredlife.org.wordpress.com

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Operation Santa's Elves (OSE) Marks its 10th Anniversary

As the national member food drive winds down, it is time to prepare for Operation Santa's Elves; the last of our national member volunteer projects for the calendar year.

This is the 10th year anniversary for Assured Life Association's Operation Santa's Elves. When the Fraternal Committee coined the program Operation Santa's Elves, they did so with the knowledge that there are already so many programs and projects that help provide needy children with Christmas gifts during the holidays. Assured Life Association decided not to re-invent the wheel, but instead encourages its chapters and members to help bring the joy of Christmas and Santa Claus to the lives of needy children by seeking out and participating in one of the many projects and programs already available.

It's easy to participate! Just seek out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas. Whether it is Toys for Tots, Adopt-A-Family programs or the Salvation Army, get involved.

If you decide to donate money to one of these programs, remember to utilize the Growth Ring Matching Gift Program. We will match up to \$250 of any benefit member's donation in a given calendar year. But be sure to get your request for matching in by December 12, 2018.

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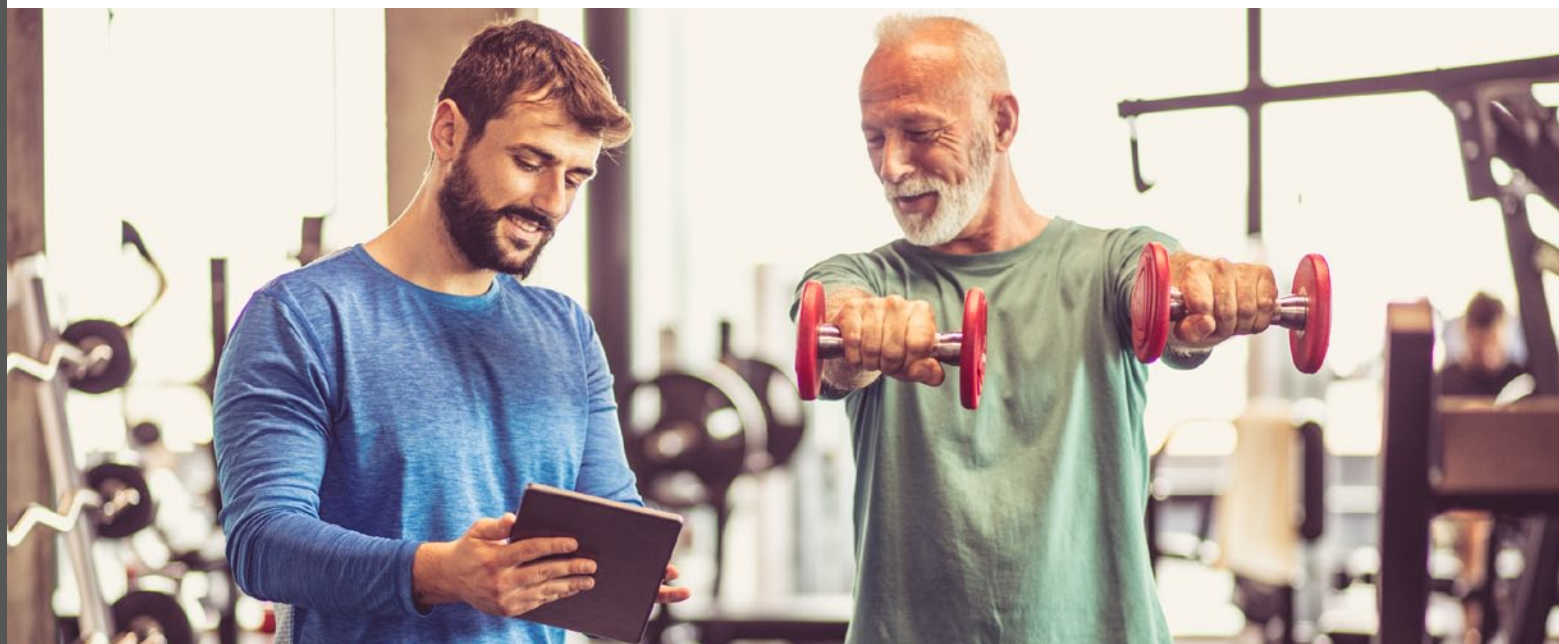
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Can Pumping Iron Extend Your Life?

Several recent studies point to the same conclusion: Weight training can help you live longer.

Maybe you were a weightlifter, way back when. Or you used to do pushups and sit-ups ... but that was a long time ago. Now, you keep fit with a daily walk or bike ride. That's enough, right?

Fitness professionals and health workers know that whether you're in your teens or 80 years old, strength exercises are crucial. They help build muscle and bone mass, and research has found that they not only help you live better, but longer.

STRENGTH TRAINING IS ESSENTIAL

"Strength training isn't necessarily the first thing that pops into people's mind when they think about activities they should be doing when they're older," says Dr. Jennifer Kraschnewski, an associate professor of medicine, pediatrics and public health sciences at the Penn State College of Medicine. "But the truth is that very good evidence [is available] to show that 80-year-olds are just as able to improve their muscle mass as 50-year-olds. And this can be done reliably over a very short period of time – something as short as two to three months."

Kraschnewski led a large study, published in the journal *Preventive Medicine*, that followed more than 30,000 adults

aged 65 and up. Data from a National Health Interview survey found a little less than 10 percent met the standard of at least two sessions of strength training per week, whether it was from lifting weights, using machines in the gym or performing calisthenics. Over a period of 15 years, participants who reported meeting the guidelines had a 46 percent lower chance of dying from any cause, including cardiovascular disease and cancer, than the rest of the group.

Other research supports the findings. Strength training is correlated with a reduced risk of death for groups ranging from those with chronic obstructive pulmonary disease (COPD) to women, according to studies published in the *Journal of the American Heart Association*.

Blood sugar regulation is enhanced when muscles get bigger, which helps to clear out excess glucose, decreasing your risk of diabetes. Larger muscles also help your body reduce inflammation, and then there's the increased stability, strength and balance that lower your risk of falling.

SHORT SESSIONS GET THE JOB DONE

So, how much time are we looking at here? Do you have to go to the gym? Never learned how to use free weights? Don't know what a free weight is? Patience, grasshopper, it's not hard to get started. First, the time commitment.

"Typically, two to three exercise sessions a week for 20 to 30 minutes are enough for most people to develop results," said Kraschnewski. "Our studies have demonstrated older adults can double their strength in just 12 weeks."

That's what you wanted to hear! It's always a good idea to have a chat with your doctor before you start exercising, by the way, but we're not talking about marathon sessions to get results. You don't have to use weights, either.

YOU'VE GOT OPTIONS

"In general, there are safe exercises for everyone, but it may require tailoring for your specific conditions," Kraschnewski said. "Strength training can be done at home and many exercises don't actually require equipment."

Yep, that's right. Pushups, sit-ups and leg squats all use your own body weight to force your muscles to grow. Remember Jack LaLanne? Check out LaLanne's old show on YouTube [at <https://www.youtube.com/watch?v=y4A3mdG5zbQ>]. The man could make a jumpsuit look good, and he taught exercises using nothing but the furniture you have at home. By the way, he was three years shy of 100 when he died in 2011.

Another idea is to use resistance bands in your home-based program. They resemble giant rubber bands and up your effort level when you push or pull to stretch them out. Yoga is another way to get in a strength workout.

Seven Benefits of Strength Training

There's a reason weight training is so good for you. In fact, there are seven of them!

- 1 It increases your metabolic rate. Your body uses more calories all day long when it has more muscle mass. A pound of muscle burns an extra 50 calories a day when it's just resting.
- 2 It makes bone mineral denser. Although your bones don't increase in size with strength training, they do become denser to help fight off osteoporosis.
- 3 It builds muscle. A study of people who lifted weights for 25 minutes a day, three times a week, showed a gain of up to three pounds of muscle mass in just eight weeks.
- 4 It makes you feel better. Hormones and neurochemicals get released that trigger feelings of happiness. Endorphins, adrenaline and dopamine help fight stress, too.
- 5 It decreases muscle loss. Normal aging results in the loss of about a pound of muscle a year from the time you turn 30, but strength training counteracts this phenomenon.
- 6 It prevents a reduction in metabolic rate. Resting metabolic rates don't dip when muscle mass is increased. Muscles need more calories for fuel, instead of your body storing them as fat.
- 7 It spurs glucose metabolism. Regular weight training can bump glucose metabolism by 23 percent, lowering the odds for adult onset diabetes.

But don't rule out the gym, either. Consider getting a coach to create a routine that will give you the most benefit. Many gyms will instruct you on how to use their equipment so you feel comfortable. Free weights, which are dumbbells and other weights not attached to an apparatus, are great for balance and strength but do require more technique. YouTube videos and mirrors can provide backup to a good instructor.

The main thing is to get started. "Older adults have the ability to achieve strength similar to those decades younger by engaging in simple strength training routines," Kraschnewski said.

Remember that you can't keep lifting the same weight and expect to get stronger. The goal is to gradually move up to heavier weights, and add repetitions, varying your workout. Find how to get started on the internet here: https://www.google.com/search?q=weight+lifting+beginner+tutorial&rlz=1C1CHFX_enUS539US542&oq=weight+lifting+beginning+tutorial&aqs=chrome..69i57.9704j0j7&sourceid=chrome&ie=UTF-8#kpvalbx=1

Finally, expect some soreness. It's what happens after a good workout, and it means that your muscles got the message they need to bulk up. Pain from an injury is a different matter. A torn ligament can set you back for months. That's why form is so important.

Combined with regular aerobic exercise, strength training can help you live a longer, fuller life that is active to the end.



SOURCES:

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REMEMBERING



WILLIAM C. GOODRICH NOVEMBER 16, 1943 - JULY 27, 2018

William "Bill" Charles Goodrich, 74, passed away at his home in Laguna Hills, California, Friday, July 27, 2018 of natural causes. Bill was appointed to the board of directors of Assured Life Association on July 22, 2007 to fill a board vacancy. He later resigned from the board on November 9, 2010. Before that, Bill was an active licensed agent for Assured Life Association from 1972-1978 and an active member of, then, Assured Life Aileen Harper Camp 906.

William Charles Goodrich was born on November 16, 1943 to Herbert and Francis Goodrich in Denver, Colorado. On October 2, 1988 he married Josephine Claire in Santa Ana, California. Bill was a graduate of the American College of Life Underwriters, where he earned the professional designation of Chartered Life Underwriter (CLU), and Chartered Financial Consultant (ChFC). He founded United Agribusiness League (UnitedAg), an agricultural trade association created to provide a unique health plan that would meet the needs of the agricultural workforce in 1983.

Bill also founded the non-profit United Agricultural Employee Welfare Benefit Plan and Trust in 1984. This licensed health insurance company became the first California "Association Health Plan" granted a license from the Department of Insurance as a fully qualified, non-profit member owned insurance company.

Bill's passion for agriculture and innovation is what led him to dedicate much of his time serving on various boards which included: California

Association of Small Employer Health Plan, California Agribusiness Credit Union, Lincoln Club of Orange County, The U.S. Mexico Chamber of Commerce and The Self-Insurance Institute of America. William was also a Master Mason and lifelong member of the Golden Trowel Norwalk Lodge #273.

In his spare time Bill enjoyed spending time with his family, playing with his dogs Maggie and Harley and watching Football.

He was preceded in death by his parents; his grandparents; mother in law; father in law; and Sister Cheryl Goodrich. He is survived by his wife Josephine; younger brother Jim Goodrich, his four daughters, Lori Mader, Lesha Goodrich, Billie Lou Rotberg, and Deana Mentel, Son Edward Magdaleno, thirteen grandchildren, three great-grandchildren and the UnitedAg Family.



REMEMBERING



HARRY LEROY MCCABE, JD FEBRUARY 7, 1942 - JUNE 2, 2018

It is with deep regret that we inform you of the death of Harry L McCabe. Harry served as Chair of the Committee on Legislation for Assured Life Association from August of 2005 - December of 2013 and was an active member of Denver Camp 1.

Harry was born and raised in Denver, Colorado. He attended Wyman Elementary, Morey Jr. High, and South High School (Air Force ROTC). He graduated from Colorado State University, obtaining a B.S. degree in Business. At Colorado State University, he was a member of the Lambda Chi Alpha Fraternity and Air Force ROTC. Harry then attended the University of Denver Law School where he graduated Juris Doctor.

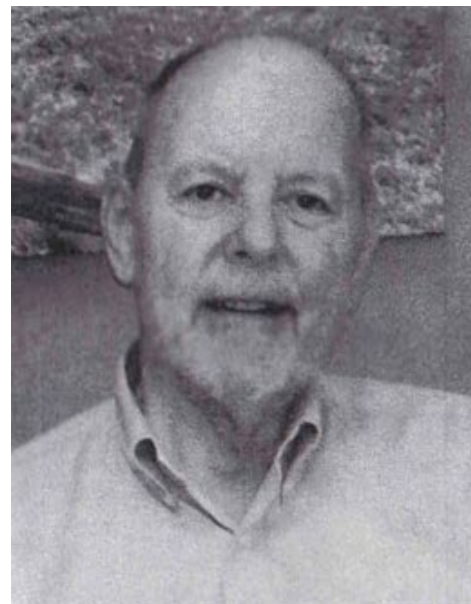
Harry was married to Evelyn Jean on June 13, 1964.

Harry was stationed at McConnell Air Force Base, Wichita, KS, as a Captain, serving as a Judge Advocate General and Judge from 1968 to 1972. After completing his military duty, he returned to Fort Collins, Colorado to serve as Deputy District Attorney. He worked for the State of Colorado for 28 years, starting with Colorado State University

in real estate development and contracts law. He then worked for the Department of Human Services as Director of Contracts Management and continued consulting for the Department for 4 years after his retirement.

Harry was a member of the Highlander Boys Club of Denver, Masonic Lodge, Assured Life Association and numerous other associations. He was a registered attorney for 50 years and was registered with the Colorado Supreme Court.

Harry is survived by his wife of 54 years, Evelyn Jean McCabe; his children, Todd and Pamela Jean; his grandchildren, Benjamin, Sophia, and Zoe; his sister Mary, and his brothers Guy and Robert.





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