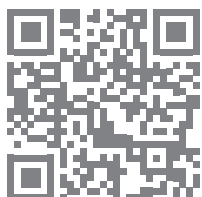




JANUARY
REVITALIZE:
YOUR YEAR



**BONUS ARTICLE
OF THE MONTH:
THE RIGHT THERAPIST
FOR YOU**



LDBLIFESTYLEBENEFITS.COM

BREAKING DOWN BURSITIS

Bursitis occurs when the small fluid-filled sacs, called bursae, which cushion bones, tendons, and muscles near your joints become inflamed. Bursitis occurs most commonly in the shoulder, elbow, or hip, near joints that perform repetitive motion frequently.

Symptoms:

Aches or stiffness

Pain during movement or pressure

Swelling and redness

Bursitis can be treated through rest, heat and cold, and stretches. Bursitis can be recurring - here's how to prevent flare-ups.

Maintain a healthy weight

Lift heavy loads properly

Exercise regularly

Warm up and stretch before strenuous activity

SMELL TO FEEL WELL

Aromatherapy uses essential oils extracted from plants to stimulate scent receptors in the nose, which taps into the part of the brain that controls emotions. Aromatherapy could help to provide relief from anxiety and depression, affect and improve quality of life for those who endure chronic health conditions, and improve sleep. It could also help reduce nausea, muscle aches, fatigue, insomnia, menstrual problems, headaches, and more.

How to use essential oils for aromatherapy:

- Massage the oils directly onto the skin
- Use lotion infused with the oils
- Use bath salts infused with the oils
- Inhale the oils



Different types of oils have been shown to have different affects. For example, **lavender** essential oil can be used for relaxation and sleep. **Chamomile** can help treat eczema. **Eucalyptus** can help soothe the airways from flu or cold symptoms. **Lemon** can improve the mood and helps lessen symptoms of stress and depression.

Some oils may require dilution before use — a concentration of 5% is recommended. Before trying a new oil, check the instructions for safe use.

BENEFIT SPOTLIGHT

WHOLE LIFE INSURANCE

The benefits of whole life include any final expenses plus cash accumulation. It's kind of like owning a house: you keep the benefit for a lifetime.

What can it be used for?

- Help pay final expenses
- Pay for the expenses associated with terminal illness
- Accumulates cash value at a guaranteed interest rate; you can borrow against this value

Whole life also has a guaranteed premium and level benefit — for life.

- Your premium is locked in for the amount of coverage you desire — the younger you are, the lower the premium.
- The level death benefit does not decrease with age.
- The coverage continues for life.
- Guaranteed issue — means you can get coverage with no health questions or exams.