



CATARACT AWARENESS

MONTH

June 2018

A cataract is a clouding of the normally clear lens of your eye. For people who have cataracts, seeing through cloudy lenses is a bit like looking through a frosty or fogged-up window. Clouded vision caused by cataracts can make it more difficult to read, drive a car (especially at night) or see the expression on a friend's face.

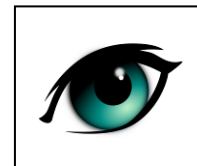
Most cataracts develop slowly and don't disturb your eyesight early on. But with time, cataracts will eventually interfere with your vision.

At first, stronger lighting and eyeglasses can help you deal with cataracts. But if impaired vision interferes with your usual activities, you might need cataract surgery. Fortunately, cataract surgery is generally a safe, effective procedure.

Symptoms

Signs and symptoms of cataracts include:

- Clouded, blurred or dim vision
- Increasing difficulty with vision at night
- Sensitivity to light and glare
- Need for brighter light for reading and other activities
- Seeing "halos" around lights
- Frequent changes in eyeglass or contact lens prescription
- Fading or yellowing of colors
- Double vision in a single eye



At first, the cloudiness in your vision caused by a cataract may affect only a small part of the eye's lens and you may be unaware of any vision loss. As the cataract grows larger, it clouds more of your lens and distorts the light passing through the lens. This may lead to more noticeable symptoms.

Ophthalmologist: A specialist in the branch of medicine concerned with the study and treatment of disorders and diseases of the eye.

Types of cataracts include:

- A **subscapular cataract** occurs at the back of the lens. People with diabetes or those taking high doses of steroid medications have a greater risk of developing a subscapular cataract.
- A **nuclear cataract** forms deep in the central zone (nucleus) of the lens. Nuclear cataracts usually are associated with aging.
- A **cortical cataract** is characterized by white, wedge-like opacities that start in the periphery of the lens and work their way to the center in a spoke-like fashion. This type of cataract occurs in the lens cortex, which is the part of the lens that surrounds the central nucleus.

What Causes Cataracts?

The lens inside the eye works much like a camera lens, focusing light onto the retina for clear vision. It also adjusts the eye's focus, letting us see things clearly both up close and far away.

The lens is mostly made of water and protein. The protein is arranged in a precise way that keeps the lens clear and let's light pass through it.

But as we age, some of the protein may clump together and start to cloud a small area of the lens. This is a cataract, and over time, it may grow larger and cloud more of the lens, making it harder to see.

No one knows for sure why the eye's lens changes as we age, forming cataracts. But researchers worldwide have identified factors that may cause cataracts or are associated with cataract development. Besides advancing age, cataract risk factors include:

- Ultraviolet radiation from sunlight and other sources
- Diabetes
- Hypertension
- Obesity
- Smoking
- Prolonged use of corticosteroid medications
- Statin medicines used to reduce cholesterol
- Previous eye injury or inflammation
- Previous eye surgery
- Hormone replacement therapy
- Significant alcohol consumption
- High myopia
- Family history



When to see a doctor

Make an appointment for an eye exam if you notice any changes in your vision. If you develop sudden vision changes, such as double vision or flashes of light, sudden eye pain, or sudden headache, see your doctor right away.

WHY LIFE INSURANCE MAKES SENSE FOR YOUNG ADULTS



For young adults about to graduate from college or recently starting their first jobs, purchasing life insurance may be the last thing on their minds. Their top concerns are probably paying off student loans, getting a decent paying job, and moving out of their parents place. But did you know that having a life insurance policy can help them hit some of these goals?

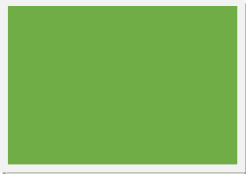
Here are some of the key reasons why it makes sense for young adults to own life insurance:

Lock in low rates and build cash value with permanent insurance: Those who purchase a term or permanent policy when they're young adults and in good health will typically pay a lower premium. Plus, they'll be able to lock in their premium if the policy purchased is a permanent one, which means their rate will never go up. In addition, most permanent life insurance policies build cash value over time, and they can borrow against the cash value when they have a special life event (like a wedding) or a large one-time expense (like buying a home). In fact, the younger you are when you buy the policy, the lower your premiums will be and the more time you will have to build up the policy's cash value.

Help dealing with student loans: The struggle to pay off student debt is real. The average student loan debt for undergraduates is over \$30,000 – and is steadily increasing every year. And with some loans, co-signers are on the hook if something happens to the borrower - even something completely out of the borrower's control, like an untimely death. So far those graduating from college this spring, locking in a permanent life insurance policy now could be a smart move. If permanent life insurance is beyond the graduate's means, a term policy that will lock in their insurability and can be converted to permanent life insurance at a later date might be the way to go. Once they have built up cash value within their permanent life insurance policies over time, they can tap into its cash value to help pay off remaining student loans.

Leaving a legacy: Maybe you're passionate about a specific cause– a certain charity, for example. According to [Forbes.com](https://www.forbes.com), an easy and costless way to leave money to a good cause is to attach a charitable giving rider when you buy a life insurance policy. These riders usually come at no cost; don't increase the insurance premium; and don't affect the cash value of the insurance policy. You need to make sure you name a charity that meets the IRS definition of a nonprofit organization as a beneficiary. As with most tax planning matters, you should consult an expert to advise on your specific tax situation.

Saving money: When you buy a life insurance policy, you're also forcing yourself to save money by regularly setting aside a certain amount to pay your policy premiums. You could buy a permanent universal life insurance policy, which lets you decide when to pay your premium and how much you want to pay at a certain time, while also allowing you to change amount of the death benefit. In addition, a universal life insurance policy include a savings element that is invested for you to provide significant cash value. You can also use the interest you accumulate to pay for your premiums.



CONTACT INFORMATION

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Individual/Family Health Insurance	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	Point of Service Plans (POS)
	Short Term Major Medical Plans (STMM)
ACA Compliant	Disability
	Medicare Supplements
Senior Benefits	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
	*Happy to assist in applying for Social Security Retirement Benefits
Aging into Medicare?	*Happy to assist in applying for Medicare A and B
	Accidental
Individual/Family and Senior Supplemental Insurance	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
	Short Term Home Health
Life Insurance	Term Life
	Universal Life
	Whole Life
	Health Insurance Plans
Group and Employee Benefits	Dental
	Vision
	Life
	Supplemental
	Medical
Travel Insurance	Medical
Video Doctor	24/7 Doctor on Call Program

Aging into Medicare...we can help

You may apply for Medicare 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you do not sign up during these times you face being charged with penalties.

We offer: Medicare Supplement Insurance Plans (Medigap) which may help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles

We also offer: Medicare Prescription Drug Plans (Part D).

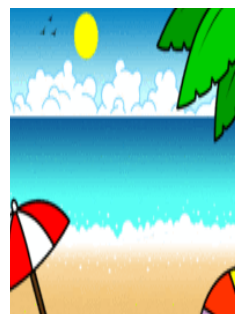
Give us a call for an appointment and a Medicare 101 discussion. We do not charge a fee for this service.

Call 843-449-1997

We now carry **SHORT-TERM HOME HEALTH CARE** Insurance!

Why should you have Short Term Home Health Care Insurance?

- Would you rather recuperate at home?
- Benefits are paid directly to you which can help cover deductibles and co-payments on your health insurance policy.
- Prior hospitalization stay is not required.
- You can combine your Short-term Home Health Care Benefits with coverage for hospital stays and accidents too! Enhance your coverage.



SUMMER HOURS

(Thru Labor Day)

Monday thru Thursday 8 am – 5 pm

Friday - By Appointment Only

Have a Great Summer!!

Happenings around Town:



Friday, JUNE 8

Market Common Music in the Streets

Market Common, Gazebos on Howard Ave, Myrtle Beach, SC

6:00 PM to 9:00 PM

Live music. Enjoy your free carriage ride as you listen to the sounds of the season.

Phone: 843-839-3500

Web: <http://www.marketcommonmb.com>

Summer Concert Series at The Boathouse



Music fans, head over to The Boathouse on the Intracoastal Waterway in Myrtle Beach for an awesome summer concert series each Sunday! All shows are free and all ages (until 8 p.m.). Shows begin at 5 p.m.

For more information visit their website at:
www.boathousemb.com

Brookgreen Summer Lights Festival

Recurring weekly on Wednesday, Thursday, Friday, Saturday until August 18, 2018

- **Venue:** [Brookgreen Gardens](#)
- **Address:** 1931 Brookgreen Drive Murrells Inlet, SC 29576
- **Time:** 7:00 PM to 10:00 PM
- **Phone:** [\(800\) 849-1931](tel:(800)849-1931)

The magic of nature illuminated. **May 24 through August 19.** Each Wednesday-Saturday nights 7pm-10pm. Brookgreen is well known for lighting up the holidays, but this year they'll also be lighting up summer nights! The Brookgreen Summer Lights Festival will launch on May 24 and run Wednesday-Saturday nights through August 19, 2018. During the Festival, Brookgreen will close at 5:00 p.m. as usual, and re-open from 7:00 p.m. to 10 p.m. Based on famous Chinese Lantern Festivals, this exhibit will inhabit Brookgreen's Lowcountry Zoo with larger-than-life, illuminated silk lantern sculptures in a variety of native animals, insects, and plants. The festival will also include games, performances, crafts for kids, and local food truck vendors. Tickets will be available at Brookgreen.org. Ticket prices for members are: adults \$5.00 and children 4-12 \$10.00, non-members \$20.00 and children 4-12 \$15.00. Children 3 and under are free. More information on the festival, visit WWW.Brookgreen.org

Movies at McLean, McLean Park (located off Ocean Drive),

North Myrtle Beach, SC 29582

Friday, June 8th @ 8:40 PM

All movies are rated either G or PG and are **FREE** for all to attend. Bring a beach chair or blanket and fill up on popcorn and drinks from the North Strand Optimist Club. For more info: 843-280-5570



As Long As We Both Shall Live by Sean Grennan

Quirky genius Addison Ashe has finally met a man who can keep up with her -- the wealthy and charming Jamie Wilcox.

But marrying Jamie means wrangling with his disapproving mother, as well as her favorite over-the-top wedding planner, Raul. When Raul is poisoned at the rehearsal dinner, tensions between the clever bride and her mother-in-law to be go from heated to full-on inferno when Mrs. Wilcox points to Addison as the killer. Can Addison solve the case before sashaying down the aisle, or is she in for a honeymoon behind bars? Performances run from June 14th to July 1st 2018. For more Info visit:

www.info@stagelefttheatremb.com

Or call 843-232-0339

Improv Night Live (18+)

Jun 1, 2018 - Jun 29, 2018

- **Venue:** Uptown Theater at the Myrtle Beach Mall
- **Address:** 10177 N. Kings Hwy., Myrtle Beach, SC
- **Time:** 7:30 PM to 9:00 PM

For more information call 843-272-4242 or email

info@carolinaimprov.com

The Tribute (Beatles Tribute Band)

Friday June 29, 2018 7:00pm Alabama Theatre

Since the early 80's, 1964: The Tribute has been thrilling audiences all over the globe with what Rolling Stone Magazine has called the "Best Beatles Tribute on Earth."

1964: The Tribute takes their audiences on a musical journey to an era in rock history that will live in all of our hearts forever. They are hailed by critics and fans alike as the most authentic and endearing Beatles tribute in the world. For more information call: 800-342-2262



Carolina Country Music Fest

The headliner lineup for the 4th annual Carolina Country Music Festival is set: Luke Bryan, Toby Keith and the Zac Brown Band will perform at this year's festival, set for June 8-10, 2018, at the former Pavilion site in Myrtle Beach.

CCMF anticipates a sellout crowd so get your tickets to this can't-miss festival now!

1:00 pm / 11:30 pm

Friday, June 8, 2018 thru
Sunday June, 10, 2018

Historic Pavilion Site
321 9th Ave N, Myrtle Beach, SC 29577

TICKETS

\$169

Ticket prices are \$169 for 3-day General Admission passes; \$399 for Main Stage VIP and \$1,299 for Super VIP which includes a full bar, food and beverage services and special upgrades.

For more information and tickets visit:

www.Tickeyfly.com



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First Blush of Summer Music and Wine Fest,

La Belle Amie Vineyard, 1120 St. Joseph Road, Little River, SC 29566
June 9th @12:00 PM

La Belle Amie Vineyard, an operating vineyard open to the public, is a popular attraction for visitors to our wonderful beaches and hosts many popular festivals throughout the year.

Phone: 843-399-WINE
Web: <http://labelleamie.com>



Mopars at the Beach 6/19 – 6/24

Mopar enthusiasts and muscle car connoisseurs are invited to attend Myrtle Beach's Annual "Mopars at the Beach." Owners of Mopar brands like classic Chrysler and Jeep are invited to gather for a week of events and fun. The Mopar Classic & Modern Muscle Car Show offers awards for various categories like Best Engine Bay, Best Truck and Best in Show. To pre-register, and for more information, visit the Mopars at the Beach website.

For more information visit: www.myrtlebeach.com