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PICKLEBALL:
A GAME FOR
EVERYONE

BID FAREWELL
TO YOUR
CABLE BILL

BEING SMART
ABOUT SOCIAL
MEDIA

AUTUMN 2023



Empowered Members,
Informed Choices



PICKLEBALL: A GAME FOR EVERYONE

Pickleball is sweeping the nation! It has ranked as the fastest-growing sport in the country for the past several years. While Pickleball trended older in the past, players under 24 are increasingly picking up the sport because it is a great way to get exercise, has a fast-learning curve, and is relatively low-impact enough that it is accessible for people of all ages and fitness levels.

What is Pickleball?

Pickleball is a paddle-based sport between 2-4 players that combines elements of tennis, badminton, and ping pong. It was created in 1965 by three dads outside of Seattle, WA, who were bored with their usual summertime activities and wanted to create a new game for their kids.

How do you play Pickleball?

Pickleball can be played as singles or doubles on a court a fraction of the size of a regular tennis court but with a paddle instead of a racket. Using a perforated plastic ball instead of the standard tennis or racquetball keeps the game steady-paced without being too frenetic. The court's circumference is small enough to be played outdoors or indoors, making it

an ideal game even on rainy or hot summer days. While many rec centers have official pickleball courts, an entire set consisting of a portable net, two paddles, and four balls can be purchased for under \$50.

The ball is served underhand and below the waist diagonally across the court and must bounce before the other player can return it. Like tennis,



Safety First

Although pickleball can improve health, it can also lead to injuries, especially in players over 60. Like most sports, safety should be prioritized, and it is important not to overextend yourself. Simple exercises and stretches can help prevent a lot of minor injuries. Here is a list of the most common pickleball-related injuries:

- Ankle sprain
- Achilles tendonitis or Achilles tendon rupture
- Hamstring or quadriceps muscle strain
- Shoulder strain and rotator cuff tear
- Wrist fracture



the ball is hit back and forth until one player misses, but the serving player can only score a point. Once a point is scored, the server switches to the left-hand side of their court and serves again, alternating from left to right with each successful point. Although the serving side cannot be scored against, if they fault the ball, serving goes to the opponent's side and the game continues.

Perhaps the word people hear about pickleball the most, but understand the least, is "kitchen." The kitchen is a section of the court that is 7 feet away from both sides of the net and extends to each sideline. Simply put, players are prohibited from volleying (hitting a ball out of the air) while in the kitchen. If a ball bounces first, players may enter the kitchen and hit the ball.

Pickleball typically goes to 11 points,

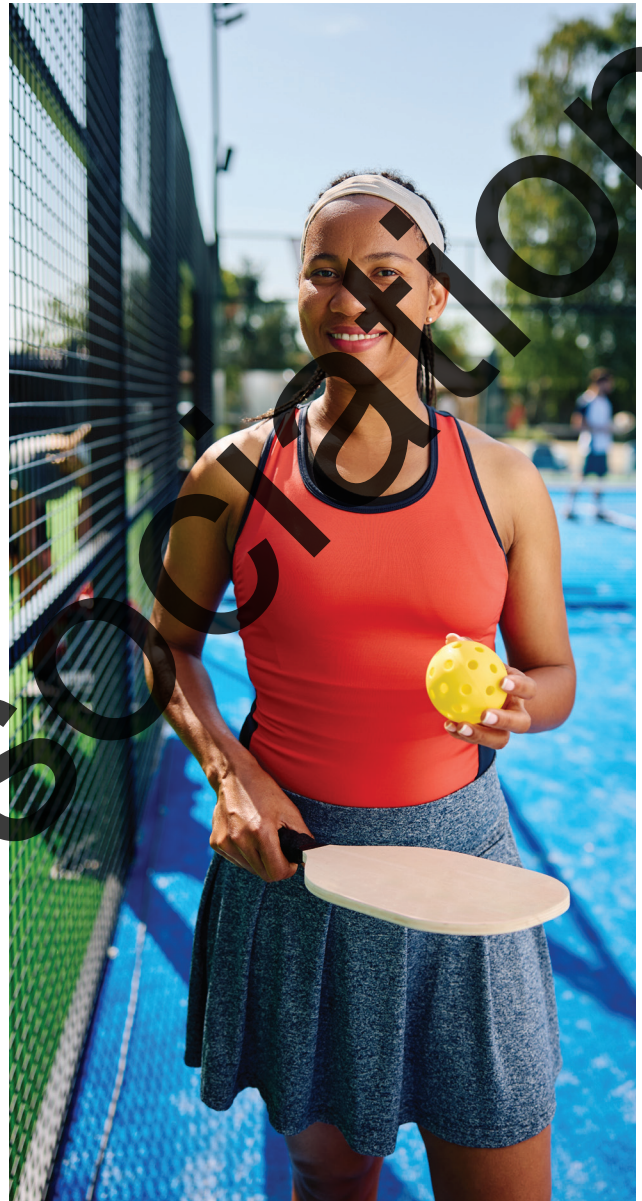
but the winning individual or team must win by two points.

Is Pickleball the game for you?

Many racket sports have a steep learning curve even for beginning players, but pickleball is fairly easy to understand, is a little slower paced, and the underhand serves make for better overall racket control. Almost four pickleball courts could fit inside one tennis court, so there is less ground to cover, and since most people play doubles, it's a good workout without being too hard on the body. Pickleball can also help improve balance and agility. Not only is it an ideal workout for older players, but it is also a very social game and a great way to meet new people. Regularly interacting with others and staying active are quintessential to improving mood and overall mental health.

In one of the few studies that have been conducted on pickleball, researchers discovered that engaging in doubles pickleball for half an hour resulted in a 14% increase in heart rates and a 36% higher calorie burn compared to walking at a self-selected pace for the same duration. Another study conducted by Western Colorado University revealed that pickleball players maintained an average heart rate of 109 beats per minute and burned 354 calories per hour, placing it in the category of moderate-intensity workouts like hiking, yoga, and water aerobics. Furthermore, players who participated in an hour-long session of pickleball every other day for six weeks experienced notable improvements in cholesterol levels, blood pressure, and maximal oxygen uptake, a key indicator of cardiovascular fitness.

Pickleball offers an enjoyable experience and promotes a healthy and active lifestyle. If you're looking for a new way to exercise that also comes with new friends and competitors, pickleball may be the sport for you!



BY THE NUMBERS

Pickleball players in the U.S. grew from **3.1 million** to **8.9 million** in 2022, with analysts projecting player growth at **22 million** by the end of 2023.



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Identity fraud can happen to anyone — 40 million Americans were hit in 2022 alone.¹ Unfortunately, even someone who knows how to minimize their exposure may still be at risk.

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Discover the New Frontier of Streaming

We've all been there - endlessly flipping through cable channels, unable to find anything that appeals to you, while your DVR sits nearly full with other unwatched programs. Have you ever noticed how many of your cable channels you don't even watch? Most cable providers provide packages with near-endless channels, but you don't get to pick and choose which ones you actually want. While it's convenient to have all channels bundled into one monthly expense, the average monthly cable TV package is over \$200 a month, and they continue to rise!

Cutting your cable has never been easier with all the streaming options available. Switching to streaming services doesn't mean you lose the ability to watch live television. Plenty of options offer premium upgrades that include live TV but at a fraction of the price of cable. Saving money is even easier if you are not interested in live streaming. Even subscribing to multiple streaming services based on your viewing interests will save you money.

Most price differences in streaming channels are ad-supported versus no ads, but how many devices can be used simultaneously is also a factor. Some channels even offer a yearly price which offers savings over the monthly fee. And don't forget, if you are already a member of Amazon



Prime, it includes streaming access to many free movies and television shows. Service bundles are also available, so look for ways to stretch your money. There are even free-to-stream services such as Tubi and The Roku Channel, which are ad-based services that offer a ton of content. You can also take advantage of free trials to test out premium streaming channels yourself. Many services offer the first week or month free, and most services can be easily canceled at any time.

There are many advantages streaming has over cable. You can share streaming services on multiple devices if you have kids and grandkids. If you have a smart TV or streaming device like Roku or Amazon Fire Stick, you can watch any streaming channel on your TV. For the more tech-savvy, you can mirror directly from your laptop or tablet with Apple AirPlay, Windows Connect, or Chromecast. Watching from multiple devices allows more than one user to stream different content from the

same app, and you can stop watching on one device and pick up exactly where you left off on another. Most streaming services also have the option to download content offline, which is a huge advantage if you are traveling or on the go. The only advantage cable has over streaming is that it doesn't require a high-speed internet connection, so if you're ready to cut the cord, make sure your internet is fast enough to stream your chosen services.

Streaming options today can seem a little overwhelming, but their prices can't be beaten right now. With a slew of exclusive and original content, you will not be short of new movies to watch, and some of the most critically acclaimed television shows are only available on streaming platforms. Now more than ever, it's time to finally cut the cable cord and find new ways to watch your favorite channels.

Service	Included	Pricing*
Netflix	Original and exclusive content Unlimited DVR	\$6.99 per month with ads \$15.39 per month ad-free
Hulu	Includes next-day streaming of the newest episodes from ABC, FOX, FX	\$7.99/month with ads \$17.99/month ad-free
Disney+	Catalog of Disney, Star Wars, Marvel movies and TV series	\$7.99/month with ads \$13.99/month ad-free
Max	Latest from HBO, Warners Bros, Discovery Channel, CNN	\$9.99/month with ads \$15.99/month ad-free
Apple TV	Original and exclusive movies and series	\$6.99/month ad-free

**Pricing effective August 1, 2023, and is subject to change by service provider.*





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Private WiFi makes you invisible.



PRIVATE WIFI VPN ENCRYPTION

Given the inherent security risk of public WiFi, and our propensity to use unsecured access to the internet, VPN encryption is a perfect solution to a serious problem. Primary benefits include:

- Intelligent activation automatically secures any WiFi connection.
- The only way to protect against hackers in public WiFi is to encrypt all internet communication.
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- Simple, modern, and easy to use.
- VPN keeps your personal information safe and secure wherever you are.
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- Sign into login.mylifebenefits.org and follow the link to "Private WiFi"
- Complete the enrollment steps to activate up to three devices.

For questions regarding the activation of your Private WiFi VPN solution, contact 877-279-6338 for assistance.

Private WiFi is included in the Preferred, Prime Plus and Sterling Plus membership plans.

PUBLIC WIFI NETWORKS ARE NOT SECURE

WiFi signals are just radio waves. Anyone in range can "listen in" to all of the data you send and receive, as easily as tuning into the right station.

HOTSPOTS ARE EASY TO HACK

Coffee shops. Hotels. Airports. It doesn't matter what kind. No public WiFi hotspot in the world is secure.

YOUR PRIVATE INFORMATION IS EXPOSED



Your usernames, passwords, social media account details, and other confidential information can be stolen out of thin air.



Cellular Care Coverage

PLAN COVERS:

- ✓ Accidental Damage: Yes, including cracked screens
- ✓ Drops: Yes
- ✓ Mechanical Malfunction: Yes
- ✓ Electrical Malfunction: Yes
- ✓ Battery: Yes
- ✓ Water Damage: Yes, including immersion
- ✓ Loss: No
- ✓ Theft: No
- ✓ Service Cost: Labor is included
- ✓ Deductible Cost for other insurance: Yes
- ✓ Cell Phones: (2) two years old or less
- ✓ Coverage: \$600.00 per membership account per lifetime



Cell Phones are essential! They're our first line of contact, with family and friends, utilized for business, and emergencies. We use them for text messaging, email communication, mapping locations, apps, and pure entertainment. We simply can't live without them!

That's why we provide our Cellular Care Coverage Plan to valued members, like you. Your coverage is automatic, and you don't need to register. And it will reimburse the costs associated with repairing your device if damaged, no matter how the damage occurred.

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The more time you spend on social media, the more information about yourself becomes available. Social media can leave a paper trail of your daily life, often for anyone to see. It is best to be cautious about what information about yourself you allow other users to see. Details about where you live, whether or not you live alone, and when you are away from your house (be it a regular errand or a vacation) should not be advertised on your social media accounts. Social media is rife with fake accounts, so be cautious about who you share information with. A lot of scammers have moved over to social media, as it is an easy way for them to obtain information directly from you. Do not share pertinent information with anyone over social media, as some scammers can simply view your personal feed to obtain enough information to create a fake account using your personal details.

Social media can be a great place for nurturing your mental health, and people can find Facebook pages and online forums full of great resources and find others sharing their own mental health stories and struggles. For certain people who may feel alone in their struggles, social media can be a lifeline and help them realize there are many others out there who are happy to share their experiences, answer questions, and share useful resources. Social media is also a great professional resource that allows you to network with other people and businesses, find job leads, and interact with consumers directly.

Much of it comes down to how you use social media. Responsibility and self-awareness are paramount when using these online platforms. If used appropriately, social media can encourage constructive discussions, empathy, and a healthy balance between online and offline life, fostering a safer and more harmonious digital environment for everyone involved.



Important Times to Unplug

- **During meal times.** Talk and interact with your family or friends.
- **One hour before bed.** Screen time makes it harder to fall asleep and can affect the quality of your sleep.
- **An hour after waking up.** Information overload can keep you from starting your day with a calm, clear mind.
- **Make bedrooms a no-screen zone.** Keeping your bedroom a no-screen zone can help with sleep, encourage conversation with your partner, reduce social media attachment, and even improve your sex life!

Using Social Media Responsibly



There are a lot of different ways to use social media. There's nothing wrong with scrolling while waiting for a doctor's appointment or using Facebook as an easy way to keep up with your friends and family. Actively engaging in online groups is a great way to keep social and find helpful information, and joining social media groups for hobbies like gardening or sports is a great way to engage with like-minded individuals who could help with a quick question or fawn over shared interests. However, you must be mindful of how you use social media and how much time you spend on it.

Although social media has permeated its way into most people's everyday lives, it is still a relatively new technology, and we are still learning how to navigate it in healthy and productive ways. Spending too much time online can lead to isolation, which can trigger mental health issues in some individuals.

As more research is conducted about social media use and its impacts on mental health, there are growing links between excessive internet usage and emotional dysregulation, anxiety, and depression, as well as abnormal

sleep patterns, which itself can have a massive impact on mental well-being. Not only can excessive internet use affect your mental health, but it can lead to physical issues as well. The average American spends almost seven hours on the internet daily (2.5 hours of that on social media), which can lead to strained vision, neck and back pain, and carpal tunnel syndrome.

People who use social media to garner attention from likes, shares, and comments are triggering their brain's reward center, which receives dopamine surges every time the user repeats this activity. This level of dopamine has been compared to what gamblers or drug users experience, which can quickly lead to addictive social media behavior. This not only leads to increased usage but can lead to extreme and sudden changes in mood. The more time you spend online, the less time you have to experience the world around you. Social media is not a replacement for real-world socializing or activities. Hobbies, being physically active, and spending time with friends are all great for mental health and better alternatives to passively scrolling.

As a member of LIFE Association, you have access to a variety of programs and services designed to help you live life to the fullest. These outstanding programs include access to healthcare, mental health, and financial strategies. If stability and reassurance are what you want, don't forget you can purchase upgraded memberships which include Association Insured Benefits.

LIFE Association is continually striving to provide benefits and services to enhance you and your family's lives. If you have any questions regarding your LIFE Association membership, please call 800-557-5024.

Healthy, Wealthy & Wise is dedicated to helping LIFE Association members live happier, healthier lives. This publication does not replace necessary information or care provided by medical, financial, or other professionals.

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