



News You Can Use

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Want to Kick That Habit? Check Out These Tips

The Free Dictionary defines a habit as “a recurrent, often unconscious pattern of behavior that is acquired through frequent repetition.”

It also says breaking a habit, though, is “not so easy.”

Breaking a bad habit is doable, though. All you need is patience, persistence, willpower, lots of support and luck.

As noted in the Free Dictionary, habits are often unconscious. If you don't know when, why and where they're going to arise, they can be hard to kick. Many experts advise journaling. By writing down your habits, you find out what's behind them and can then substitute an alternative behavior.

You may want to check out a professional program. You can sign up for one of several 42-day programs at www.habitchanger.com. You'll receive daily challenges, email and text reminders, and a tracker to chart your progress.

Consider the cost - monetary or nonmonetary - of your habit. Then consider paying yourself. Give yourself small rewards when you are able to push away from the table, stub out the cigarette or stop swearing in traffic. If you're trying to break the overeating-at-dinner habit, though, don't reward yourself with a midnight snack of cake and ice cream.

Breaking a habit can be incredibly difficult. Be kind to yourself. Zenhabits founder Leo Babauta has developed a guide for beginners at his blog at www.zenhabits.net. Working through the guide may help you keep your equilibrium while you break a habit.

Are You Making Any of These Top 10 Insurance Blunders?



When it comes to buying insurance, what you don't know can hurt you...and your family...for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "**The Top 10 Insurance Blunders - and How to Avoid Them.**"

Just call me at 203-453-5258 and I'll send it right out to you.

5 Ways to Reduce Costly Damage from Lightning

Summer electrical storms are no laughing matter, as lightning causes millions of dollars in damage. Following are some simple steps to reduce your risk and limit damage:

Lightning Rods: Proper grounding and distribution can dramatically reduce damage during an electrical event. Lightning rods have been routinely installed on commercial properties, but it's just as easy to have them installed in residential areas.

Surge Protectors: Without a doubt, one of the most common causes of electronic and computer failure is an electrical surge. Appliances are at risk, especially newer models with built-in computer chips and electronic components. Installation of whole-house or direct-plug-in-type surge protectors provides an important layer of protection.

Backup Files: Computer data, photographs, digital music and other files can be costly or even impossible to replace. Back up files on a regular basis. For especially valuable data, consider purchasing additional insurance to cover losses or help replace/restore lost data.

Insurance: Many homeowner policies explicitly limit or exclude losses due to electrical storms or lightning. Ask your agent about the cost of coverage for appliances, electronics and computers, as well as the data included on each. Consider a stand-alone policy for sensitive items.

Extended Warranties: Many computers, appliances and electronics provide extended warranties at the time of purchase. Some include lightning protection, while others expressly limit losses due to lightning. Carefully read the policy prior to purchase to understand what is included.

Should Sugar Be Considered a Toxin?

If you get sugar cravings, you've probably said something like "I'm just dying for an ice cream cone/chocolate bar/Twinkie." You were probably being facetious, but according to Dr. Robert Lustig, you were dead right.

Dr. Lustig, an expert in childhood obesity at the University of California, San Francisco, believes sugar is a poison, right up there with cigarette smoke. And while many experts have skirted the issue of sugar as a killer, he has come out forcefully to announce that sugar causes heart disease, diabetes, cancer and high blood pressure.

Dr. Lustig appears to have science behind him. In experiments with lab rats, scientists found that the liver processes significant amounts of sugar by converting it to fat, thereby creating an insulin reaction that is widely

believed to cause heart disease, certain kinds of cancers and type 2 diabetes.

Then there's the so-called circumstantial evidence. As writer Gary Taubes points out in a recent article in the New York Times Magazine, it probably isn't a coincidence that U.S. peak consumption of sugar in the new millennium coincided with a dramatic increase in obesity and diabetes.

While noting that Dr. Lustig's arguments may be inconclusive and lab rat results may not apply to humans, the wider scientific community does agree we eat and drink way too much sugar. They recommend we cut back.

The only downside for those of us with a sweet tooth is that we'll have to fight our way through the sugar cravings without our Twinkies.

The Best on the Web This Month

Following are some useful links from the web that are sure to provide you with some interesting information and ways to entertain yourself:

Meditation Stronger Than Drugs for Pain Relief

by Richard Alleyne, The Telegraph

We know meditating can focus our thoughts and heighten our consciousness. Now we find out it can relieve our pain too.

More: <http://tinyurl.com/3qn4ths>

Early Retirement May Be Hazardous to Your Health

by Katherine Schlaerth, latimes.com

Thinking about retiring? Keep in mind the adage "Use it or lose it." Katherine Schlaerth, a geriatrician, quotes scientific studies and her own experience with patients to support her theory that people who work longer are healthier and happier than are those who retire to spend the rest of their lives on the couch.

More: <http://tinyurl.com/3utv5aq>

Jonesing for Java? Blame It on Your Genes

by Rachael Rettner, MyHealthNewsDaily, MSN

Now you can blame your latte cravings on your parents. We all have the genes that are associated with caffeine consumption, but in some of us those genes are more active than in others. Can research into foamy milk genes be far behind?

More: <http://tinyurl.com/3av7dv7>

Monthly Quiz

What was the last name of flight pioneers Orville and Wilbur?

Send an email with your answer to info@pageins.com or call 203-453-5258 with the answer.

Correct answers will be entered into a drawing to win a gift card every month!

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a FREE, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 203-453-5258 to arrange an appointment for a no-fuss, professional consultation.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Seven Tips to Boost Swimming Pool Safety

A pool party is a great way to entertain young and old alike, but it can also increase the risk of personal liability should anyone get injured. Following are seven swimming pool and insurance safety tips to keep you cool and safe this summer:

- **Verify Your Coverage:** Speak to your agent about the total amount of medical and liability coverage you have in the event of an accident or injury. An umbrella policy is an affordable way to provide an additional layer of protection without breaking the bank.
- **CPR and First Aid:** Before hosting a pool party it's always a good idea to make sure at least one person is properly trained in CPR/first aid.
- **Secure the Area:** Pools should be properly secured with a high fence or enclosure that is locked when not in use. Adult supervision is a must when children are using the pool.
- **Child and Pet Proof:** Installation of a pool alarm can more than pay for itself in reduced anxiety and decreased premiums, but be sure to select the right size and type for maximum protection.
- **Establish Rules:** Pool parties are great fun, but be sure everyone understands what is and isn't acceptable. Common

causes of pool-related injuries include running, diving and intoxication.

- **Safety First:** Keep emergency equipment within reach, including a floatation device and emergency-related phone numbers. Always ask whether people know how to swim, especially children.
- **Alternatives:** Other water hazards include hot tubs, swim spas and even a pond. Maintain the common area and reduce direct access whenever possible to discourage children or pets from gaining access when you are away from home.

Let Your Fingers Find You a Deal

Looking for a good deal? Well, there are plenty of websites with great daily offerings.

For example, Groupon is one of thousands of daily deal sites that offer something for everyone - everyone, that is, who's seeking a great deal.

www.groupon.com discounts local products and services for a limited time in hundreds of cities.

The site relies on the so-called friending system. The deal is canceled if not enough people sign up.

There are discount vacations at www.livingsocial.com, limited-edition T-shirts by indie artists at www.teefury.com and hot Aussie fashions at www.fashionzoo.com.au.

www.scoutmob.com provides free mobile deals in 20 cities across the U.S. and was noted by www.coupondealsdaily.com as the future of daily deal sites.

Now there are even daily deal site trackers such as www.dodtracker.com.

So, if you're looking for a deal, let your fingers do the walking online.

How Lack of Sleep Makes You More Optimistic

You know those people who always look on the bright side? Well, it seems they may be sleep-deprived. What's worse, they're at risk of making bad financial choices.

A study done by Duke University medical school researchers and published in the Journal of Neuroscience concluded that sleep deprivation leads to increased activity in the part of the brain that assesses

positive outcomes. At the same time, there is decreased activity in brain areas that process negative outcomes. When sleep-deprived, some study participants opted for riskier choices leading to possible financial gain rather than choices that reduced the chances of loss. Researchers concluded that sleep deprivation increases sensitivity to positive rewards, making subjects more optimistic.

Worth Quoting

This month, some famous quotes about the movies:

A lot of movies are about life, mine are like a slice of cake.

Alfred Hitchcock

A story should have a beginning, a middle, and an end...but not necessarily in that order.

Jean-Luc Godard

A wide screen just makes a bad film twice as bad.

Samuel Goldwyn

Adding sound to movies would be like putting lipstick on the Venus de Milo.

Mary Pickford

Cinema is a matter of what's in the frame and what's out.

Martin Scorsese

Cinema is the most beautiful fraud in the world.

Jean-Luc Godard

Every great film should seem new every time you see it.

Roger Ebert

NEWS YOU CAN USE

Your
Name Here

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Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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Recipe: Broccoli 'Coleslaw' with Chili and Lime

Serves 6

- 1/3 cup Thai sweet chili sauce
- 2 teaspoons lime zest
- 2 teaspoons lime juice
- 1 tablespoon chopped cilantro
- 6 cups broccoli florets, steamed
- 1 cup grated carrot

Directions

Whisk the sweet chili sauce, lime zest and juice in a small bowl.

Toss the steamed broccoli and the grated carrot in a salad bowl with the dressing.

Top with chopped cilantro.

Serve chilled or at room temperature.

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