



News You Can Use

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How Going with the 'Flow' Can Bring You More Joy

Some describe it as "being at one with yourself and your environment." Mihály Csíkszentmihályi calls it "flow." Whatever you call it, this single-minded, passionate attachment to an activity heightens focus, spurs creativity and actually produces moments of pure spontaneous joy.

It may be as close to happiness as humans can get ... a wonderful thing. Now how do we catch the wave or get with the flow?

Csíkszentmihályi, a professor of psychology at Claremont Graduate University near Los Angeles, is the originator of the "flow" concept. His research work with artists, who he says "create meaning," has generated a solid body of well-regarded work.

Csíkszentmihályi's artists describe a mental state in which they are one with the object of their creation yet somehow feel outside it. They define this feeling as the "ecstasy" - which, incidentally, is derived from the Latin term "side by side."

Those of us who are neither artists nor psychologists can be "in flow" too.

"Flow" is defined in Wikipedia as the mental state of operation in which a person in an activity is fully immersed in a feeling of energized focus. It doesn't matter what the activity is; it's how we feel about it. Like an athlete who describes as ecstasy the act of breaking through "the wall" or a traveler experiencing the pure joy of Paris in the spring, humans are all capable of "flow." Look for the "flow"-worthy activity that works for you.

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.

Tips to Reduce the Chances of Auto Theft

One of the key ways to keep your auto insurance rates low is to reduce the risk of theft.

Not only does a stolen car cost you dearly in terms of time and effort, but the long-term expense associated with higher auto insurance rates adds insult to injury.

Unfortunately, many people underestimate the risk of having their car stolen and fail to plan accordingly.

Recent statistics from the Federal Bureau of Investigation indicate that the odds of having your car stolen are roughly one in 207. People who live in the city are at much higher risk than those living in rural areas.

Fortunately it's possible to fight back against auto theft and save money at the same time.

Following are some tips to help you get started:

Search the Zip: When possible, do a search on your designated zip code. Insurance underwriters routinely use zip code data for both home and work to determine a portion of your individual risk factor. Higher property crime rates are associated with higher premiums.

Install Security Devices: Installing antitheft devices, tracking and other security measures can act as a deterrent and money-saving measure. Discounts on premiums may offset a significant portion of the cost.

Watch Where You Park: Parking a car inside a garage is a great way to reduce the risk of auto theft as well as keep your vehicle secure. When away from home, search for a secure and well-lit area, preferably one with cameras as well as security personnel.

Is a College Education Really Worth the Trouble?

If we look at the numbers, it may be that higher education is in for a rough ride this decade.

More than 57% of adults don't see the North American system of higher education as worth the money, according to a study by the Pew Research Center.

And even those most biased of sources - college presidents - also have their doubts about the value of this country's postsecondary education system. Only 19% believe the North American system is the best in the world, and even more telling, only 7% believe it will be the best in the world 10 years from now.

The trashing of a college education is one of those "fashionable" ideas that may or may not hold water.

The studies and articles, though, could

prove a self-fulfilling prophecy, and at the end of the decade, we may find ourselves in a higher education enrollment crisis.

On the other hand, there are still those who think a college education is worth the money.

A full 74% of college graduates believe their postsecondary education was useful in increasing their knowledge and helping them grow intellectually, while 55% think a college education helped their careers.

But perhaps the last word should go to the Pew researchers.

They found that a typical college graduate makes an additional half a million dollars more over a 40-year career than the average high school graduate.

Monthly Quiz

What animal's milk is used to make authentic Italian mozzarella cheese?

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.

Worth Reading

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>

'Oneness' Feeling Experienced by Monks Explained

By Marina Watson Peláez
Time Newsfeed

Monks can activate both the default part of the brain and the extrinsic part of the brain during meditation. So? Well, apparently that's the reason people experience a sense of harmony with their environment during meditation. The findings may lead to greater understanding about depression and Alzheimer's.

More: <http://tinyurl.com/3exv8mg>

Treats Without Calories? Imagine That

By Henry Alford, *The New York Times*

This is worth reading if only for the author's sense of humor and clever writing. That, and the fact that his take on the imaginary food diet resulted in a 10.2-pound loss in one month.

More: <http://tinyurl.com/3g34pul>

Nice Guys Finish First

By David Brooks, *op-ed columnist, The New York Times*

Are we a race of super-cooperators, or is it all about me? NYT's op-ed columnist David Brooks wades into the debate and gets pretty much decimated. Presumably, most of the visitors to his column aren't super-cooperators themselves.

More: <http://tinyurl.com/3km5qfr>

Are You Properly Covered for Flood Damage?

With an average cost of roughly \$600 per year, flood insurance is often considered one of the more expensive forms of coverage.

It can be tempting, then, to skip it when renewing your policy.

Unfortunately, that might be a big mistake.

Water-related damage is one of the most common types of claims submitted to insurance agents each year.

Perhaps even more surprising, though, is that as many as one-quarter of all claims are submitted on homes located outside of the designated “high risk” areas.

And your regular homeowners policy, while it might cover water damage,

might not cover damage as a result of flooding.

Major causes of insurance claims can include:

Rising Waters:

Rivers, lakes and even seaside areas are often associated with flood zones, but small ponds, retention areas, canals and other less obvious areas may be subject to rising waters.

Storm Surge

Hurricanes, earthquakes and other natural disasters can create a subsequent storm surge resulting in water damage to homes.

Fortunately, it is possible to plan early in order to minimize or even prevent

water-related damage. Following are some tips to avoid problems:

Insure Ahead of Time

Once a storm or natural disaster is identified, it is difficult to obtain coverage. Spring and summer are traditionally associated with the majority of environmental-related flooding, so purchase your policy as early as possible.

Install Water Sensors

Reduce the risk of severe water damage by installing water sensors in the basement or other moisture-prone areas.

To determine if you’re fully covered in the event of flood-related damage, simply ask your agent.

How to Save Big Bucks by Refurbishing

A wooden bookcase can take on new life as a storage bench when turned on its side and a cushion is added to the top. A lampshade can be covered with wallpaper for a designer touch. A solid but unappealing chair can be painted and re-covered to create a unique piece.

These days it’s all about reusing and recycling. With a bit of imagination and some work, finds from thrift stores, garage sales and even Dumpster diving can be refurbished for a great - and environmentally responsible - new look. And the best part? You’ll save money too. Following are some tips for refurbishing:

- Look for well-built, solid furniture to transform.
- Check online for great, inexpensive ideas.
- Don’t forget the Habitat for Humanity store near you for deals that appeal to your social conscience.
- Good furniture that has been given a new life goes well in any décor.

Is Anyone Out There? We May Not Be Alone

Beyond our solar system and 20 light years away, there’s a planet whose atmosphere somewhat resembles that of Earth. That means that, hey, we may not be alone after all.

The Earth-like planet is warmer and wetter than others and therefore more likely to be able to support life. But perhaps not life as we know it: Think plants and short animals with big eyes. Still, thanks to astronomers at the

Institut Pierre Simon Laplace in Paris, we may someday have company in the form of flora and fauna that can evolve in a low-light environment. The astronomers used a new computer model that simulated the planet’s climate and pronounced it Earth-like. Meanwhile, scientists from Brown University in the U.S. recently announced the moon may have more water than thought.

Worth Quoting

This month, some famous quotes on the subject of friendship:

A friend is one who knows you and loves you just the same.

Elbert Hubbard

A friend to all is a friend to none.

Aristotle

Fear makes strangers of people who would be friends.

Shirley MacLaine

Friendship and money: oil and water.

Mario Puzo

It is not so much our friends’ help that helps us, as the confidence of their help.

Epicurus

The language of friendship is not words but meanings.

Henry David Thoreau

The only way to have a friend is to be one.

Ralph Waldo Emerson

NEWS YOU CAN USE

This Month's Recipe

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Recipe: Herbed Shrimp and Mushroom Skewers

Serves 4

- ½ cup olive oil
- ¼ cup white wine
- 1 ½ tablespoons fresh thyme and oregano leaves, roughly chopped
- 1 teaspoon salt
- ¼ teaspoon pepper
- 2 large lemons, sliced 1/8 inch thick
- 18 large shrimp, shelled, tailed and deveined (about 1 pound)
- 18 large button mushrooms, stems removed

In a large bowl whisk together the olive oil, white wine, thyme/oregano, salt and pepper. Add the lemon slices and shrimp to bowl and toss to coat. Cover and refrigerate for 45 minutes, tossing occasionally.

To cook, thread the shrimp on one skewer, lemon slices and mushrooms onto another skewer, place on grill or under broiler for about 8-10 minutes or until shrimp are cooked through and mushrooms are tender, basting with the marinade and turning occasionally.

Serve over rice or couscous with a green salad.

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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