



News You Can Use

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In a New City? Here's How to Get Your Social Life Back

If you've moved to a new city and you're feeling a little lonely, don't give up hope. Following are some tips to help you adapt:

If you're a worker bee, you're in luck. You have a built-in social circle or at least a place to start. But for retirees and the unemployed, it's not that easy. Realize that you have transferable skills and find yourself a volunteer job or take classes in a subject that has always interested you. You'll meet people and do what you love.

Walk or bike around your neighborhood and locate all those amenities you'll need, such as pharmacies, grocery stores and libraries.

Then, be a tourist in your new home. Consult tourist boards, buy guidebooks, ask people what they like about the city - and maybe receive an offer to show you around.

For those who like food, hot restaurants and the best markets are for sharing. Ask neighbors for suggestions.

Culture vulture? Find the local art gallery, museum or little theater group. You'll also find people who share your interests.

If you're a sports fan, investigate local teams. Become a booster. Join a golf club or sign up for tennis lessons. You'll meet people and stay healthy.

Last, don't abandon your former life. Phone calls and emails are cheap and, who knows, you may find yourself showing off your new hometown to visiting old friends.

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.

Beware of These Common Auto Liability Blunders

For most people, buying auto insurance is like filling the gas tank. They do it once and then forget about it until it's needed again.

Unfortunately, many people don't have as much protection as they believe.

There are a number of common mistakes drivers make when purchasing auto liability insurance.

That's why drivers should work with an agent to pick the right protection for their specific needs.

Following are some pitfalls to avoid when purchasing auto liability insurance:

Purchase the Legal Limit: One of the most common mistakes is purchasing the minimum amount of liability coverage required by your state. While it might seem like a great way to save money in the short term, it's often a big mistake. Remember, liability protection provides payment in the event that you are at fault in an accident. Property damage, medical bills, and even pain or suffering may exceed the limits of liability, leaving you personally responsible for the remainder of the bill.

Failure to Name Other Drivers: In order to hold costs down, some drivers limit coverage to their personal use of the vehicle. If you ever loan your vehicle to friends or family, even for a short period of time, be sure to name other drivers on the policy.

Consider Your Personal Protection Needs: Don't assume other drivers are as responsible in their decisions to purchase the right levels of insurance. Instead, make sure you have adequate coverage to protect your own interests in an accident, including medical coverage.

How to Give Your Home a Light and Airy Feel

The properties of natural light are well-known. It expands your space, brightens dark corners and gives your home an airy feel.

Try adopting some designer tricks to increase your home's natural wattage.

Paint

Paint is one of the least expensive and most effective ways of lightening up your home. Light colors reflect light and bounce it back, making a space look larger. And yes, painting your woodwork cream or white is allowed and does increase your light quotient.

Mirrors

Mirrors also bounce back natural light, but they should be used sparingly. Bring in the outdoors by hanging a mirror opposite a window.

Monthly Quiz

What type of camera did Edwin Land develop?

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.

Windows

Light-colored gauzy curtains or plantation shutters also contribute to that airy look.

Louvered blinds can be tipped to take advantage of the sunlight as it makes its way around the room.

Furniture

And don't forget that slipcovering your furniture in lighter-colored fabrics is another easy way to lighten up.

Larger changes

If you're prepared to make structural changes, adding a skylight to a dark room is effective, but trimming back outdoor trees and shrubs that are filtering the light may do the trick for less money.

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

Your Dog Is Watching You?

*By Tara Parker-Pope
New York Times Health*

Don't raise your eyebrows around Fido. He just might pee on your floor. University of Florida researchers found dogs learn to read our facial signals and behave accordingly. So you may actually be encouraging inappropriate behavior without knowing it.

More: <http://tinyurl.com/3bkok2y>

13 Cheeses You Need to Know

Source: Eat Yourself Healthy in Reader's Digest Version

Do you have a wine and cheese party coming up? Why not wow guests with your high CQ (cheese quotient)? This primer hits all the right notes and throws in recipes as well. To really impress, check out Cheese No. 13, a medium-hard, nonrinded cheese from Cyprus that includes chopped mint.

More: <http://tinyurl.com/3qsrwk9>

Why Women Are Better Investors

Source: The Week

More than half the population already knows women are better at most things. For the rest, a study from Barclays Wealth and Ledbury Research suggests that women are more likely to make money in the market because they are less confident and therefore less inclined to take risks - financial or otherwise.

More: <http://tinyurl.com/3msco6z>

The Secrets of Thin People: How They Get There, How They Stay There

By Lorie Parch in REALSIMPLE

The bottom line is that thin people develop very specific, personal ways of maintaining their weight. What are they? Here's a hint: You might want to think about moving to Colorado.

More: <http://tinyurl.com/2wtz2je>

Is Your College-Bound Child Properly Insured?

Sending a child to college is never simple. Years of planning for a child's financial future, combined with the anxiety of them leaving home for the first time is a big step for parents and children alike.

Unfortunately, in the midst of all the planning and preparation, many parents forget one of the most important steps, and that is ensuring that their college-bound child is properly insured.

Following are some tips to make sure you're both prepared to start the school year without fear:

Home Away From Home: Verify that your homeowner policy covers personal possessions taken to college. Remember, most policies protect valuables up to a percentage of your

total possession coverage. It may be necessary to purchase additional coverage in the form of a rider, especially if your child engages in expensive hobbies. Before packing up, take time to clearly label all belongings and take photographs, as it will provide important documentation should a problem arise.

Hit the Road: Adding your college student to your auto policy is something you may have done years ago, but be sure to update the policy to reflect the new location of the student ... and the vehicle. If the family car is left at home, you might be happy to encounter a big discount. On the other hand, out-of-state college students might come out ahead by purchasing an individual auto policy, especially if they have a good driving

record. Encourage students to keep their grades up and avoid disruptive driving behavior in order to qualify for the best possible rates.

Health Coverage: Under healthcare reforms, parents may be able to include students on their health insurance policies until they reach the age of 26. Be sure to review the providers available in the new location. For those seeking affordable individual coverage - especially for out-of-state students - check out the options provided by the college itself. Most provide free or very-low-cost routine care via a health center with special prices for students. Be sure to review the options to determine which plan best suits the needs of your child and family budget.

What Links Jessica Simpson and Toyota?

If Jessica Simpson and Toyota employees can do it, so can you. The pop singer and the carmaker's cafeteria are on the same page when it comes to starting the week. Simpson does not eat meat on Mondays, and the cafeteria does not serve it.

The movement to not eat meat on Mondays - when studies show we're more likely to adopt patterns that will continue throughout the week - began as a way to reduce the risk of developing preventable conditions such as diabetes, cardiovascular disease and cancer, which are all said to be exacerbated by consumption of red meat.

The movement was given a green boost when the Food and Agriculture Organization of the United Nations commented that the meat industry generates almost one-fifth of man-made greenhouse gas emissions.

It has now become a cause célèbre with personalities such as Simpson and former Biggest Loser contestant Sophia Franklyn, who blogs about her choice.

Is the Meatless Monday movement a good choice for you?

To decide, visit www.meatlessmonday.com.

Some Tech Tips for the Average Joe - or Jane

Some clear answers on technology:

- You don't have to type <http://www> each time you enter a website address. You can skip to the rest of the address.
- What the heck is airplane mode? It prevents your cell phone from sending and receiving calls or text messages and may also prevent

Internet browsing.

- Generally avoid using your camera's flash indoors, as it can wash out your subjects.
- If a web page is too hard to read, make the text bigger. On Windows, press Control and the plus key. On Macs, press Command and the plus key.

Worth Quoting

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

TV is chewing gum for the eyes.

Frank Lloyd Wright

Television is more interesting than people. If it were not, we would have people standing in the corners of our rooms.

Alan Corenk

Television enables you to be entertained in your home by people you wouldn't have in your home.

David Frost

MTV is the lava lamp of the 1980s.

Doug Ferrari

If there's anything unsettling to the stomach, it's watching actors on television talk about their personal lives.

Marlon Brando

I think that parents only get so offended by television because they rely on it as a babysitter and the sole educator of their kids.

Trey Parker and Matt Stone

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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: Banana Blueberry Bread

Yields 2 loaves

- 1 stick butter, melted
- ½ cup white sugar
- ½ cup brown sugar
- 1 egg, lightly beaten
- 2 tablespoons mayonnaise
- 4 ripe bananas, mashed
- 1 ½ cups all-purpose flour
- 1 tablespoon baking powder
- 1 cup blueberries, fresh or frozen

Grease and flour two loaf tins. Preheat oven to 350 degrees.

Place the melted butter in a medium to large bowl. Add the white and brown sugars and stir until the mixture looks like wet sand. Stir in the egg until combined, then add the mayonnaise and mashed bananas. Sift together the flour and baking powder and gradually stir into the batter until you no longer see any traces of flour. Toss the blueberries with 2 tablespoons flour and then fold into the batter (this keeps the berries from sinking to the bottom of the tin). Pour the batter into the two prepared loaf tins and bake for 45-60 minutes. Remove from oven and allow to cool for several minutes before removing from tin.

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Thanks for reading! Please let me know what you think of our newsletter, or if you have any insurance questions.