



News You Can Use

Brought to you by: Page Insurance, Ltd
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Is Bypassing the Salt Good for Your Heart?

Some may still be rimming their margaritas with it, but just about everyone else is trying to reduce their salt intake.

After more than a century of warnings from the medical community, most of us get the fact that high levels of salt intake are linked to hypertension (high blood pressure), which, in turn, is linked to heart attacks, strokes and death.

Cut back on salt and reduce your risk of heart disease.

Seems logical.

However, not one study has conclusively demonstrated a direct causal relationship between salt and death from heart disease.

Even more confusing, some recent studies have gone so far as to suggest that the less sodium consumed, the greater the risk of dying from a heart attack. That's what was reported in a May 2011 issue of the Journal of the American Medical Association.

So should we go back to happily shaking salt on our whole wheat pasta?

Maybe it's a cop-out, but moderation may be the answer. Lightly seasoned good-for-us veggies certainly trump the plain-Jane version, and if something tastes better, we're more likely to consume it.

Then again, it may not be about salt at all.

So pass the homemade margaritas.

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.

Keep a Weather Eye on Wind/Hail Deductibles

The days of having one deductible for all property insurance claims are gone.

Insurance companies have introduced varied deductibles, depending on the type of claim.

Wind/hail deductibles are showing up more frequently on both personal and business insurance policies, thanks to the number of claims from windstorms, hailstorms and hurricanes in the last decade.

If you have any type of claim other than those listed above, you would pay your chosen standard deductible, perhaps \$1,000.

When it comes to a wind or hail claim, the deductible is calculated a little differently. It is a percentage of your building limit.

The percentage can be from 2% to 5% of that building limit.

This means that if you have a \$100,000 building with a 5% wind/hail deductible, your deductible becomes \$5,000 rather than \$1,000 for that claim.

A "named storm endorsement" is another option a carrier uses, depending on the hurricane proneness of the state. Here, the percentage deductible would apply for damage as a result of a named hurricane by the National Weather Service. In the event of wind or hail damage in a non-named storm, your deductible goes back to your standard deductible.

The cover or declaration page of your policy will list whether or not there is a separate wind/hail deductible and, if there is, the percentage. Have your insurance agent take the time to explain the deductibles on your policy and how they would affect you at the time of a claim.

Why Your Memory Isn't What It Used to Be

Memory can play tricks on people. Maybe that's why many of us don't bother to commit addresses, friends' names and other bits of key information to memory. Instead, we rely on Google, Bing and sometimes even our spouse to do it for us.

According to scientists at Columbia University, the Internet has become our primary form of external memory. Studies done at Columbia found that participants who expected to have access to information in the future had a lower recall rate. However, they had high rates of remembering where to access that information. The conclusion: We don't need to remember things anymore. We just have to know where to find it.

Interestingly, when it comes to remembering, the Internet has some

competition, and that competition is your partner. According to studies conducted by Hollingshead and Brandon in 2003, couples who have been together for some time automatically "assign" the job of remembering, say, a second cousin's kid's name to one spouse, while the other might be "in charge" of remembering garbage days.

Both are forms of something called transactive memory, meaning you rely on an external memory source to locate key information.

The danger is that you become so reliant on your computer or your spouse that a technological or relationship meltdown leaves you with no access to important information. So, let's hope our technology - and our relationships - never fail us.

Monthly Quiz

What color is an octopus's blood?

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

More Evidence That Exercise Is Key to Brain Health

By Karen Pallarito, *health.com*, in *Time Healthland*

Worried about cognitive decline? Get busy. Yes, exercise is important, but lab tests indicate that everyday activity, not just at-the-gym exercise, may help maintain brain health.

More: <http://tinyurl.com/44aff49>

The End Is Always Nigh in the Human Mind

By Michael Shermer, *New Scientist*

Doomers and gloomers will have a field day with this opinion piece by Shermer, publisher of *Skeptic* magazine. Let's just say some cope with a senseless world by looking for redemption through an apocalypse.

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

Can a Playground Be Too Safe?

By John Tierney
The New York Times

Those of us of a certain age know bumps and scrapes are part of growing up, but it's taken awhile for others to come around. New research shows that kids who have fallen off high playground equipment are less, not more, likely to fear heights later in life.

More: <http://tinyurl.com/3nu55xn>

How to Live the Maximalist Life

By Peter G. James Sinclair
DumbLittleMan.com

Many questions here: How to live the best, most productive life possible by becoming a maximalist (as opposed to a minimalist)? How to think, read and associate maximalist? And is the Dumb Little Man website aptly named?

More: <http://tinyurl.com/62ctfds>

The Ins and Outs of Home Insurance Policies

Once the dust has settled from moving into your home, you may want to review your home insurance policy. Indeed, it's always a good idea to regularly review your policy to give you peace of mind that you have properly protected your most valuable asset.

The policy is usually divided into two parts. The first section typically deals with property coverage, and the second section usually deals with liability coverage. The section on property coverage includes the following groups:

Dwelling: This includes your home.

Other Structures: This includes things like garages and sheds.

Personal Property: This is quite broad and includes all of your stuff anywhere in the world. It also includes other

people's stuff while it is kept at your home.

Loss of Use: This covers costs associated with additional living expenses.

Coverage is provided, presuming that the limit requested is on an "insurance to value" basis. This means if the cost to rebuild your home in the same condition it was prior to the claim is \$100,000, then the limit of insurance is \$100,000. This is also called replacement cost.

There are cases where you might not want to insure your home for the full replacement value. Your mortgage lender may not require it. You may buy \$60,000 of coverage. Using that "insurance to value" concept, the carrier

insures \$60,000 and you insure the other \$40,000. Your home is considered to be insured on a 60% coinsurance basis.

A benefit of coinsurance is that you still receive the full replacement cost at the time of a claim. If this coinsurance option is chosen, many carriers require that you carry a minimum of 80% of the dwelling's value.

In addition to knowing your limit of coverage, it is also important to know how your insurance carrier settles claims.

The conditions section of the policy outlines the loss-settlement provision and whether or not the coinsurance provision applies.

Halloween Treats From Across the Pond

Halloween food needn't be boring.

Why not turn to the customs and goodies of other countries to impress your guests this year?

The tradition of hiding little charms in fruitcake or other concoctions at this time of year hails from across the pond. Barmbrack, a light fruitcake from Ireland, has coins and even a ring baked in. The person who finds the ring will also find true love in the next year, according to tradition.

Perhaps a less appealing dish, also from Ireland, is Colcannon. This combination of mashed potatoes and cabbage conceals small coins. Children, in particular, should be warned not to bite down too hard or swallow their gift.

Roasted pumpkin seeds or anything with pumpkin is traditionally served at this time of year, so pumpkin muffins will be well-received.

And instead of candy apples, try British bonfire toffee made by caramelizing molasses with butter. The little witches and goblins will love it.

Five Tech Tips for the Average Joe

The world of technology moves quickly. But what if the average Joe needs a little help? Following are five tech tips:

If you're bad at math, use Google. Just type your equation into the search bar and press enter. Use an asterisk (*) for multiplying and a slash (/) for dividing.

If you're trying to email a file that is too big, use yousendit.com to transfer it to your recipient.

To paste something into Microsoft Word without all the colors and boxes, click "Edit," then "Paste Special" and then "Unformatted Text."

You can use your Android phone or iPhone to scan and get information about those black-and-white QR codes on posters and advertisements.

Decrease the brightness of your laptop's screen when you disconnect.

Worth Quoting

This month, some well-known quotes on the subject of education:

Education's purpose is to replace an empty mind with an open one.

Malcolm Forbes

Education is what survives when what has been learned has been forgotten.

B. F. Skinner

Education is a progressive discovery of our own ignorance.

Will Durant

Education is the ability to listen to almost anything without losing your temper or your self-confidence.

Robert Frost

The great aim of education is not knowledge but action.

Herbert Spencer

Next in importance to freedom and justice is popular education, without which neither freedom nor justice can be permanently maintained.

James A. Garfield

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Recipe: Stuffed Portabella Mushrooms

Serves 6 as a side dish

- 6 portabella mushrooms, insides carefully scooped out, chopped and set aside
- 1 tablespoon butter
- 1 zucchini, finely chopped
- 1 teaspoon chopped fresh thyme
- 1½ cups cooked rice or quinoa
- Salt and pepper, to taste
- ¼ cup finely chopped walnuts

Preheat oven to 350 degrees Fahrenheit. Gently rub scooped-out portabella mushrooms all over with a little sunflower oil and place on a lightly greased baking sheet, scooped-out side up. Melt butter in a frying pan over medium heat and sauté the chopped mushroom with the zucchini until soft and the mushrooms have released their water, and then add the thyme. Cook for a minute and then add the mixture to the rice or quinoa. Mix and season to taste with salt and pepper. Spoon about ¼ cup of the mixture into each portabella cap and sprinkle with ground walnuts. Bake for about 20 minutes.

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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