



News You Can Use

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Some Simple Food Ideas for a Jolly Holiday Season

It's difficult to believe that the holidays are upon us once again, but it's time to start the preparations. You can make this year's festive season stress-free and memorable with some simple food ideas.

The holiday season should be about having a good time with your friends and family and not about feeling stressed or overwhelmed. Take some pressure off your gatherings by preparing dishes ahead of time that only need to be reheated before serving.

Do you have friends and family who also like to cook? Ask them to bring an appetizer or side dish to give you more time to prepare an impressive main course.

One idea is to cook a 10-to-12-pound baked ham in the oven, baste it with a mixture of ½ cup brown sugar and six tablespoons Dijon mustard. Brush the mixture on about every 20 minutes.

For an irresistible dessert, boil two cans of condensed milk in a pot of water for two to three hours. Carefully remove and cool. When you open the cans you'll have homemade milk caramel that can be spread between layers of chocolate cake or used as a dip for fruit or brownies.

Your home will smell like the holidays with this mixture simmering during your gatherings: cinnamon sticks, bay leaves, cloves, lemon slices, orange slices and always enough water to cover.

Take a deep breath and allow all your senses to enjoy this holiday season.

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.

Trip Canceled? No Problem With the Right Insurance

So you're going on that dream vacation. The trip is booked, the bags are packed and you're ready to go. But have you purchased your trip cancellation insurance?

In all the excitement of the new trip, you might think such insurance is like a used car warranty where you end up paying too much for something you never use. You can't imagine that anything would happen to ruin your upcoming adventure.

But stuff happens, and when it does - whether traveling within the U.S. or in a foreign country - it can crimp your plans. Hurricanes and snowstorms can shut down travel, the company you're booked with can go out of business, or you or your children may get sick while traveling.

Without trip cancellation coverage, you could suffer a financial loss as well as not enjoy the trip of your dreams.

With trip cancellation coverage, however, you can get reimbursed for the following: emergency evacuation/medical air evacuation/repatriation of remains; return of a minor child; trip cancellation/interruption; accidental death, injury or disablement benefit; overseas funeral expenses; curtailed or delayed departure or missed connection; lost, stolen or damaged baggage, personal effects or travel documents; delayed baggage and emergency replacement of essential items; legal assistance; a flight connection that was missed due to the airline schedule; travel delays due to weather; a medical emergency; and hospital care due to an accident or sickness.

Being properly protected will give you peace of mind when things don't go as planned.

Seven Tips for Surviving the Holiday Road Trip

The holidays are a time of candy canes, presents, and, of course, long car trips to visit family and friends across the country.

Surviving a road trip can be a challenge even for adults - but with kids? Well, you just have to prepare ahead. Following are some tips to get you started:

1. Smile through the “Daddy I have to go,” moments by packing toilet paper and bringing a potty chair.
2. For babies, attach colorful mobiles that are out of reach but within visual range of their car seats. They’ll be happily occupied for hours.
3. Encourage toddlers to pack their own backpacks for the trip with their special toys and stuffed animals.

4. Take pictures at rest stops or even in the car to relive those funny moments.

5. Kids love car games. For rural trips, get the kids to watch for white cows or barns or tractors. In urban areas, you can play the license plate game, watching for out-of-town vehicles or trying to figure out vanity plates. Twenty questions can be fun too.

6. Bring good-for-you snacks such as fruit and cheese. You’ll feel better when you reach your destination if you and the kids haven’t binged on candy for eight hours.

7. And don’t forget about you. Bring your own stash of goodies to enjoy when everyone else is asleep. And do take turns driving. It’s safer and will make the trip much more enjoyable for everyone - even the driver.

Monthly Quiz

What kind of animals live in an apiary?

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

FYI: How Much Bacteria Do People Carry Around?

By Nick Statt, POPSCI

This has gone too far. Now there’s an online site called MyMicrobes, where people can discuss their experiences with gastro bacteria. It’s unpleasant enough to learn we carry around the equivalent of a big soup can full of the teeny bugs, but a bacteria-focused chat room? What’s next ... videos? Actually, yes. Google it and you’ll see.

More: <http://tinyurl.com/4xw4ed8>

The Perils of a Wandering Mind

By Maria Konnikova, Big Think

Perils indeed. Harvard University psychiatrists have found that wandering minds correlate to unhappiness, even when they wander into pleasanter pastures. Or is it guilt at not focusing on the issues at hand?

More: <http://tinyurl.com/4yfh7ve>

Q&A: What We Learned Skipping Supermarkets and Restaurants for a Year

By Brad Tuttle, Time Moneyland

It was quite the learning experience for Rachel Hoff and Tom Ferguson, who lived for 12 months on non-processed food, eschewing the pleasures of supermarkets and restaurants. The results: Rachel now hates cooking and the weather played havoc with dessert making.

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

72 Years Together: The Couple Who Died Holding Hands

From The Week

The heartwarming story of a couple who believed in marriage, pledging they would be there for each other until the end. Then, 72 years after they married, a car accident put them in intensive care. Here’s what happened.

More: <http://tinyurl.com/3h5ej4h>

Win Peace of Mind With Umbrella Coverage

A personal umbrella insurance policy can give you added protection and peace of mind.

Property insurance and liability coverage are important, but a personal umbrella policy provides the extra coverage you might need.

With property insurance, you are insuring a tangible item. That tangible item could be a boat or diamond ring, and it will have a specific value. The limit of the property insurance will reflect that value.

Liability insurance, on the other hand, protects you from negligent behavior. You can't easily put a price tag on behavior. When we engage in certain type of activities, there is always the possibility of injuring another or damaging his or her property.

For example, if you were to be sued for causing a car or boat accident, the limit on your auto and boat policy would be used up first. However, if you have a \$1 million liability limit but are ordered to pay \$2 million in damages, your auto or boat policy would not provide enough coverage. You'd be responsible for paying the second \$1 million out of your own pocket.

A personal umbrella insurance policy will help you avoid that situation because it provides additional liability coverage once the primary policy runs out.

It might make sense for you to have a personal umbrella insurance policy for your auto or boat, as lawsuits can easily skyrocket beyond \$1 million.

A personal umbrella insurance policy might also be good in addition to your homeowner policy.

Business owners, especially, should have a personal umbrella insurance policy so they are protected if they are sued personally as well as professionally.

So can you ever have too much liability insurance? The answer is no. That's because you never know how much you would need if you are brought into a lawsuit. You can buy a \$1 million policy but end up in a lawsuit for \$5 million. This is why it's always best to buy as much liability insurance as you can afford.

Your agent can help you determine how much coverage is right for you.

Perfect Presents for Difficult People

It happens every holiday season. You have to buy a present for someone who's fussy or has everything.

It's never easy, but it can be manageable, if you follow some simple steps. For example:

1. Psyche out your friend. Is the friend practical or flighty? Is eclectic your friend's middle name? Buy for the personality.
2. Figure out in advance what you are prepared to spend. This focuses you and helps prevent last-minute panic buying, which can be expensive.
3. What's changed? Has your friend moved or signed up for an exciting trip? A travel diary or a housecleaning service gift certificate might be appreciated.
4. Give the gift of you. Offer to sew curtains or cook a special dinner. A photo album with pictures of the two of you or a special event or trip is thoughtful.
5. Don't overlook donations. Many people with everything would appreciate a donation in their name to a favorite charity.

Four Great Tech Tips for the Yuletide Season

Following are some tech tips for the holiday season:

- If you're purchasing gifts from Amazon.com, use their "gift organizer" tool to keep track of what you have bought and for whom.
- Planning on buying a videogaming system for someone? Buy soon. These items tend to sell out first.
- Make personalized Christmas cards at Costco. Visit Costco's online photo center to design your cards and place your order.
- Use personal finance tracker Mint.com to set, follow and track shopping budgets. The service connects to your bank and credit card accounts.

Worth Quoting

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

Each day provides its own gifts.

American Proverb

Purchase not friends by gifts; when thou ceasest to give, such will cease to love.

Thomas Fuller

Rich gifts wax poor when givers prove unkind.

William Shakespeare

There is no benefit in the gifts of a bad man.

Euripides

Gifts are like hooks.

Marcus Valerius Martialis

We are always too busy for our children; we never give them the time or interest they deserve. We lavish gifts upon them; but the most precious gift, our personal association, which means so much to them, we give grudgingly.

Mark Twain

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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: Squash and Carrot Stew

Serves 6

- 2 tablespoons vegetable oil
- 1 cup chopped onion
- 3 garlic cloves, chopped
- 2 teaspoons paprika
- 1 teaspoon salt
- ½ teaspoon ground black pepper
- ½ teaspoon ground cumin
- ½ teaspoon turmeric
- ½ teaspoon ground ginger
- ¼ teaspoon cayenne pepper (optional)
- 1 cup water or vegetable stock
- 1 14 ½-ounce can diced tomatoes
- 1 lemon, juiced
- 3 cups cubed butternut squash, peeled and seeded
- 2 cups cubed carrots
- ¼ cup chopped cilantro

Heat the oil in a large saucepan over medium heat. Add onion and sauté until soft, stirring often, about five minutes. Add garlic and continue stirring for one minute. Stir in paprika, salt, pepper, cumin, turmeric, ginger and cayenne, if using. Add water, tomatoes and lemon juice. Bring to a boil, then add squash and carrots. Cover and simmer over medium-low heat until vegetables are tender, stirring occasionally, about 20 minutes. Season to taste with salt and pepper. Stir in chopped cilantro right before serving.

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