



News You Can Use

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How Smaller Resolutions Can Get You Bigger Results

On Jan. 1, many people pledge resolutions of titanic proportions. By the time February rolls around, though, about 75% of those people will have given up.

People fail on resolutions because big goals aren't realistic. So instead of making big goals, make smaller, more realistic goals that are not only doable but also rewarding. For example:

Play More: Get involved in a fun recreational activity like a cooking class. Try out a new hobby or rekindle an old one. That way you'll be carving out more time for yourself and doing something relaxing. Stepping away from what you normally do most of the day also makes you a more creative thinker.

Get Social: Find out what's going on locally. Go to local events like fairs and markets. This is a great way to meet the people in your community and strike up new friendships.

Work on Your Body: Instead of making a big plunge into working out, start by making a commitment to doing something active for 20 minutes each day. Even 20 minutes of stretching a day can make a big difference toward a leaner, healthier you.

Start Saving: Saving can be hard in tough economic times, but you can start off on the right foot by tossing all your daily change into a bowl. For an extra boost, start putting all your \$1 bills in a savings jar. You'll be less inclined to break a big bill and will quickly save up to go on a special trip, pay off a bill or save for a rainy day.

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.

Is Your Home Properly Covered for 2012?

The beginning of the year is a good time to review your insurance policies to make sure you have adequate limits and coverage.

Values may have depreciated with the economy. If there were a total loss of your home, it may not cost as much to replace today as it would've this time last year.

Insurance companies use a cost per square foot to determine what they would need to pay out to replace your home. If you have a 2,500-square-foot home and the insurance company is paying \$100 a square foot, your limit would be \$250,000.

If the insurance company changed it to \$90 a square foot, your limit would be \$225,000. You would see a savings in premium based on the lower limit of coverage.

If you don't agree with the limit of coverage on your home, another option is to get an independent appraisal of your replacement cost. Insurance carriers generally honor these reports and will charge you based on the limit that you request.

Another area to review is contents coverage. Have you bought or sold any big-ticket items throughout the year?

If you purchased electronics for your new home theater or specialized equipment for a hobby, you may want to adjust your limit of contents coverage to make sure it is adequate. Likewise, if you have sold something of substantial value, you may want to have your contents coverage reflect the decrease in limit.

This is where your insurance agent can shine and help you determine the best choice in coverage for your needs. Your agent can tailor your coverage to your needs.

Five Tips for Losing Weight After the Holidays

After weeks of parties, baking, extravagant dinners and holiday-themed cocktails, many people wake up in January to find they've added a few extra pounds.

According to several studies from the last 10 years, the average adult gains at least one pound during the holiday season. A study by The New England Journal of Medicine indicates most people don't ever shed that weight.

Following are some tips and tricks to help you sensibly shed the holiday weight:

Trade Sugary Juice and Soda for Water: Drinking water will help your body flush out toxins and can stop you from overeating. If you overindulged in seasonal cocktails, try eliminating all alcoholic beverages in January.

Eliminate Starch and Sugar From Your Diet: This can help kickstart your weight loss. Refined sugars and starches - like those found in candy and white bread - can add to waistline bulge.

Eat Small Meals: Christmas meals usually involve long, sit-down meals with several courses. Try eating five small meals instead of three large ones, with no snacking in between. Aim to include protein, whole grains, and fruits or vegetables in each meal.

Snack Responsibly: Have a container of washed and cut vegetables and fruit in the fridge so that an easy and healthy snack is always available.

Eliminate Processed Foods: Highly processed items such as potato chips, some granola bars and frozen meals are often high in sugar and sodium.

Monthly Quiz

What English-speaking Caribbean island has a Spanish name meaning "bearded"?

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

Breaking Out of Black and White Thinking

by *John Tsilimparis*
Huffington Post

Let's hear it for the "grays." A psychotherapist and writer, Tsilimparis suggests we turn from our dualistic mind-set wherein we see the world as black or white and instead rise above. The result: We become more reflective and less reactive and learn that life is full of subtle balance - meaning "grays."
More: <http://tinyurl.com/44wgelx>

The Easiest Way to Grow Your Investment a Hundredfold? Home Maintenance

by *J.D. Roth*
Time Moneyland

According to the author's home inspector, for every dollar spent on home maintenance we avoid approximately \$100 in future repairs. In suggesting we save 1% a year of the purchase price of our home (meaning \$4,000 a year for a \$400,000 home), Roth is saving us \$40,000 in preventable repairs.
More: <http://tinyurl.com/7g6jtyz>

Will 'Quantum Levitation' Help Us Build Hoverboards?

The Week

Back to the Future, anyone? A frozen superconductor and the inherent properties of magnetism have produced a "quantum locking" device strangely reminiscent of the hoverboard in Back to the Future Part II. The brainchild of students from Tel Aviv University's Superconductivity Group School of Physics and Astronomy, a puck made of yttrium barium copper oxide is cooled by liquid nitrogen and floats above an opposing magnetic field. The magnetic track locks it in place, and with just a touch it hurtles around the track in midair.

More: <http://tinyurl.com/76mnkoq>

Four Ways to Reduce Your Auto Insurance Claims

Many auto accidents that occur in the United States could easily be prevented. Following are some tips for avoiding accidents and thus reducing your insurance claims:

- Distracted driving is happening at epidemic levels every day. Not a day goes by that you don't see someone on his or her cell phone, talking or trying to text while operating a moving motor vehicle. States are now enforcing laws to regulate this behavior. Common sense should rule. Focus on the task at hand and be aware of your surroundings at all times while driving.
- The next most important part in reducing auto claims is wearing a seat belt. Serious injuries can happen on one-lane back roads just as easily as they happen on main thoroughfares. Be the designated seat belt wearer in your car and make sure all of your passengers are too.
- Be sure to have enough room between you and the car in front of you. Should the vehicle in front of you stop short, you won't have the amount of reaction time you think you do to stop. A good rule of thumb is to have at least one car length for every 10 miles per hour you are traveling. If something unexpected happens, you've given yourself plenty of time to stop and prevent a crash.
- Auto safety includes keeping

your vehicle up to snuff in the care and maintenance department as well. Keep up on regular oil changes, tire rotations and brake pad inspections. It'll not only keep your car running in optimum condition, but you also won't have to worry about your vehicle breaking down while you're on the road and potentially causing an accident. Likewise, if you see another driver in a beat-up, run-down vehicle, you'll want to steer clear so you're not involved in an accident.

Driving can be a very fun experience. Do everything in your power to make it that way.

Did Our Ancestors Like Yoda Speak?

When it comes to speech patterns, our ancestors may have had more in common with Yoda from Star Wars than with us.

Research published in a recent edition of the Proceedings of the National Academy of Research indicates that all human languages may have descended from one form of language that bore resemblance to that of the green Jedi master.

The researchers used a family tree to analyze more than 2,000 dead and living languages.

While current languages like English use a subject-verb-object (SVO) order, it seems as though they were all preceded by language patterns that used a subject-object-verb order (SOV), similar to how Yoda speaks.

This type of language would have been spoken by a "small East African population who seemingly invented fully modern language," said one of the researchers.

What is still unknown is why at least half of the world's current languages developed into using SVO instead of SOV patterns.

Four Five Great Tech Tips for the New Year

Tech toys and gadgets are popular gifts at Christmas.

Following are some tech tips to help you in the new year:

- Did you receive an Apple product for Christmas? Visit the Genius Bar at an Apple retail store to learn the ins and outs of your product.
- Toys and gadgets eat through batteries. When you toss them out, they can contaminate soil and water. Ask

your local municipality where you can recycle your old batteries.

- Don't let unwanted gift cards go to waste. Log on to www.swapagift.com to sell your card for cash or a more desirable card.
- Protect your phone or laptop from theft with Prey Project software. The free-to-download program allows you to track your computer or phone remotely and trigger certain actions.

Worth Quoting

To mark the new year, here are some famous quotes on the subject of beginnings:

Small opportunities are often the beginning of great enterprises.

Demosthenes

Genuine beginnings begin within us, even when they are brought to our attention by external opportunities.

William Bridges

The beginning is the most important part of the work.

Plato

Beginning is easy - continuing is hard.

Japanese Proverb

Wonder is the beginning of wisdom.

Greek Proverb

The past is but the past of a beginning.

H. G. Wells

Let us watch well our beginnings, and results will manage themselves.

Alexander Clark

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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: Mexican Tomato Soup

Serves 4

- 6-8 medium tomatoes, whole
- 1 cup chopped onion
- 2 cloves garlic, minced
- 1 tablespoon olive oil
- Salt and pepper, to taste
- 1 cup chicken stock, plus more, to taste
- ½ teaspoon dry thyme
- Tabasco sauce, to taste
- 2 small avocados, cubed
- 2 cooked chicken breasts, shredded
- ½ pound Mexican-style cheese, cubed
- Tortilla chips

Preheat oven to 350 degrees. Place tomatoes, onion and garlic on a baking sheet and sprinkle with olive oil, salt and pepper. Place in the oven for 45 minutes to an hour, or until tomatoes and onions are soft and starting to brown. Remove tray from oven and carefully place everything in a blender. Gradually add chicken stock while blending until you reach the desired consistency. Pour into a pot and simmer, adding more salt and pepper, thyme, and/or Tabasco, to taste. Serve soup in bowls with avocado, chicken, cheese, tortilla chips and cilantro on the side.

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