



News You Can Use

Brought to you by: Page Insurance, Ltd
(203) 453-5258

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How to Prepare and Pack a Fun and Healthy Lunch

Remember the endless stream of peanut butter and jelly sandwiches from school lunches gone by? No wonder we traded with our friends.

These days, school lunches are much more fun, nutritious and easy to prepare. Increasingly, both adults and children are carrying lunchboxes with compartments for hot and cold foods, and thermoses of soup and drinkable yogurt for digestion. They get protein from cheese, fish and meat. And thanks to a recent dictum from nutritionists, we're encouraged to feed our children what they like, ensuring that they'll actually eat their lunches. As a bonus, it can also be healthier and less expensive to pack a lunch.

For many, leftovers are the answer. If your children loved last night's dinner - be it burritos, macaroni and cheese, or a curry dish - feel free to recycle it as lunch. Add a serving of fruit and milk or vegetable juice. It's easy and there will be no leftovers to turn green in the back of the fridge.

It works for adults, too. According to netdoctor.co.uk, most of us take less than 19 minutes for lunch and almost half of us eat at our desk. Lunch totes have now replaced the brown bags in our briefcases, and we, too, are taking leftovers to work. After all, who wouldn't prefer a hot lunch to a plastic-wrapped sandwich? As well as chili and stews, casseroles are better the second day and reheat perfectly. Children - and some taste-challenged adults - love cold pizza.

Healthy lunches mean healthy bodies and healthy minds. They also mean no more trading with 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.

Have You Thought About Insurance for Fido?

Pet owners have one thing in common. They love and care for their animals like they're their own children.

Dogs and cats, in particular, are popular in American households.

The American Pet Products Association 2011-2012 national pet owners survey found that there are approximately 78.2 million owned dogs and approximately 86.4 million owned cats in the United States.

Dogs and cats require full-time care. They must be fed, and dogs must be bathed and taken for walks.

In return, they give us unconditional love and loyalty.

But what happens if a pet gets sick or has an accident that results in a broken bone or terminal disease?

Like humans, there is insurance for pets.

Just like us, our pets can get health coverage for a very low rate. Numerous companies offer pet insurance to cover just about every situation for under \$20 a month.

You can find coverage for everything, including accidents, routine prescriptions, emergency care, X-rays, testing for cancer, pregnancy, hereditary conditions, and spaying or neutering.

Plans come with deductibles ranging from \$100 to \$1,000.

Many companies also offer various levels of coverage, from basic to the most deluxe of options, to fit your budget. And there may even be discounts for having more than one pet.

Ask your insurance agent what plan is right for you and your family's best friend.

Five Ways to Nurture a Love That Lasts Forever

A relationship is like a recipe - it takes time to get it right. So how do couples of three months, all the way to 30 years, make their relationships work?

Make Time for Each Other: No relationship can survive without getting to know one another, even if you've been together for 30 years. There are always new things to discover about your partner.

Have Your Own Life: You need to make time for yourself. Don't let hobbies fall by the wayside just because you're in a relationship. As cliché as it may sound, it takes two halves to make a relationship whole, so be sure to keep a hold of your own interests, even if your partner doesn't share them.

Be Present: When you do get to spend time together, make the most of it.

Don't waste a dinner date by lurking on Facebook or constantly checking text messages. Showing interest in your partner makes your relationship more interesting.

Argue: Arguing means you're working toward a common goal. Be open to discussion when you're at fault, and don't irrationally dredge up the past when you're upset about something else. Fight fair and you'll be surprised how relieving it can be to work toward being a better couple.

Don't Sweat the Small Stuff: There are going to be things that make your partner "unique," and you may not always like it. But don't turn every little thing that goes wrong into the end of the world. Be thankful for the things he or she does to make you happy, and try not to obsess over the things that don't.

Monthly Quiz

What city is served by Keflavik Airport?

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

6 Car Warning Lights You Should Never Ignore

By Sandy Liguori
Wheels.ca

More than 50% of drivers ignore the check engine light on the dashboard, some for as long as three months.

The author, president of an automobile dealers association, offers a warning and a list of must-responds. The battery charging system warning light, which signals a problem in the charging system, may be a new one for more than a few drivers. Dashboard warning lights are designed to detect signs of engine failure or mechanical/operational malfunction. If it's a critical warning light, the issue should be addressed immediately.

More: <http://tinyurl.com/6mvolhn>

Good for You, Good for the Planet?

By Brian Palmer
Slate

Food widely acknowledged as good for you - like spinach - may still be a major energy pig, the author suggests. Add to that the fact that canned foods use very little embedded energy in transport or storage, and you have a conundrum. The fact remains that fresh tastes better. End of debate?

More: <http://tinyurl.com/7kyobej>

Top Five Free Educational Resources

By Big Think Editors
in Big Think Forum

"Learning has gained new prominence as a critical lever for performance," says entrepreneur Sam Herring. Big Think Editors have done the learning for us, identifying five free educational start-ups. Actually, not all are start-ups. Nor are they all free.

More: <http://tinyurl.com/72fz6ww>

Simple Secrets for Making Your Home More Secure

In today's world, home security is paramount.

You need to protect yourself from outside intruders.

You also need to protect yourself from computer hackers and dangers from the inside as well.

To guard against intruders from outside your home, there are a number of things you can do.

Outdoor lighting is key for discouraging burglars, especially by the garage and any doors at the rear of the house.

Sliding glass doors should have a proper locking device so they can't be opened.

It's important to have all outside locks checked on a regular basis to make sure

that they are in proper working order.

Combination locks and dead bolts are better choices than locks with keys, because they prevent burglars from jimmying them.

Alarms and motion-sensor lights are other good deterrents.

You can also hire a security firm to create and implement an effective safety plan for your family.

Another area that needs to be protected is the technology in your home.

Keep your computer up to date with antivirus software and strong firewall protection.

Doing so can prevent someone from hacking into your computer to leave viruses and potentially steal very

sensitive personal information.

Inside the home, there are other matters that need attention.

Carbon monoxide, radon and lead can pose problems.

Detectors for each of these poisons, as well as a fire alarm to alert your family, are necessities. Checking the batteries in the detectors on an annual basis, at minimum, will ensure your safety as well.

These preventative steps are not terribly expensive, and the devices do not take long to install.

Most retail chains or hardware stores carry the right equipment you will need to protect yourself and your family.

If You Can Think It, You Can Print It

Imagine a world where you can literally print anything. Need a wrench for your toolbox? You can print it. Are you in the market to replace the handles on your dressers? Go right ahead and print them off. If you can think it, you can print it.

That will soon be the law of the land with the release of 3-D printers to the average Joe.

3-D printers aren't all that new. In fact, they've been on the market for roughly two decades, but they're just now becoming available to consumers. As all technological tales go, when something is as innovative as a 3-D printer, it costs an arm and a leg to have one of your own ... until now.

U.S. company MakerBot Industries recently secured \$10 million in financing to bring its 3-D printers to everyone. The printers sell for roughly \$2,500.

So how do the printers work? It's like a technological puzzle. First, you choose the computer-programmed pattern, and then your printer lays down thousands of layers of rubber, plastic or acrylic-based resin to form the object of your desire. The printing possibilities are endless.

Five Tips for Avoiding Password Problems

In today's high-tech world, passwords have become increasingly important. Following are five tips to help you avoid problems with online passwords:

- Avoid using "12345" and the word "password" and "qwerty" as your passwords. These are among the top five most-common passwords.
- Use a variety of characters, such as uppercase and lowercase letters, numbers, and punctuation signs.

- Do not use the same password for every website. Set different ones and write them down.
- Try using the first letters of each word in a lyric or phrase. For example, "There's a hole in my bucket" could become the password "tahimb."
- Use two or more unrelated words to form a password. An example would be "giraffeperfume."

Worth Quoting

To mark Valentine's Day, here are some famous quotes about the heart:

The heart has its reasons which reason knows nothing of.

Blaise Pascal

Tears may be dried up, but the heart - never.

Marguerite de Valois

Throw your heart over the fence and the rest will follow.

Norman Vincent Peale

The hatred you're carrying is a live coal in your heart - far more damaging to yourself than to them.

Lawana Blackwell

If we have the opportunity to be generous with our hearts, ourselves, we have no idea of the depth and breadth of love's reach.

Margaret Cho

Any woman who thinks the way to a man's heart is through his stomach is aiming about 10 inches too high.

Adrienne E. Gusoff

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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: Valentine's Warm Shredded Beets

According to some, beets are an aphrodisiac, making this recipe the perfect - if somewhat unusual - Valentine's side dish.

Serves 4

- 2 tablespoons butter
- 2 large beets, shredded (about 4 cups)
- 2 tablespoons lemon juice
- 1½ teaspoons salt
- ½ cup water
- 1 tablespoon flour
- Pepper, to taste
- Sour cream and parsley, optional

Heat butter in a large sauté pan and add the beets, lemon juice, salt and water.

Cover and simmer for 15 minutes, stirring occasionally.

Sprinkle the beets with the flour and salt, but do not stir.

Cover and cook for another five minutes.

Add pepper to taste. Serve with sour cream and chopped parsley.

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George Page, Jr.
 Page Insurance, Ltd
 102 Boston Street
 Guilford, CT 06437
 (203) 453-5258
info@pageins.com



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