

News You Can Use

Brought to you by: Haskins-Schmidt Insurance Agency
9900 Corporate Campus Dr Suite 3000 Louisville, KY 40223
502-499-2884(O) 866-499-2904 (F)

Serve Up Some Gratitude This Thanksgiving Holiday

Former President John Fitzgerald Kennedy once said, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

As we approach Thanksgiving, we may want to remember those words. As Kennedy implies, it's living in a grateful way that has meaning. Not in speaking the words of gratitude. Too many of us wait until Thanksgiving to remember the good things in our lives. But it needn't be a one-day wonder. The power that gratitude engenders can be a great force for good in this world. As such, it should become part of our daily lives in the same way as shaking hands with friends or hugging our kids.

Gratitude, according to the Tiny Buddha website at www.tinybuddha.com, is amazingly useful. It gives us a sense of satisfaction and completion, reminding us that we do have enough. But more important, it provides us with the building blocks to experience today and build tomorrow in a state of acceptance and harmony.

The idea that our thoughts and emotions create our life circumstances is enjoying a popular revival these days. It was perhaps best expressed in 1889 by Prentice Mulford in his book *Thoughts Are Things*. His philosophy is that positive thoughts, including gratitude, create positive events and circumstances.

This Thanksgiving, consider President Kennedy's words and act with gratitude all year long. Your life circumstances can only benefit.

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 502-499-2884 and I'll send it right out to you.

Condo Insurance: What Owners Need to Know

Condominium owners have some unique insurance policy needs.

What they require in the way of coverage is very different than what renters and homeowners need to look for in an insurance policy.

A condominium complex is often operated by an association, which is governed by a set of bylaws.

These bylaws determine who will cover what.

They can be written in any number of ways, but in general, the association is responsible for insuring the building itself and the unit owner is responsible for his or her belongings and any upgrades made to the unit.

This is often referred to as "studs-in."

Condominium associations charge monthly fees for maintenance and other projects.

Should a unit owner have a loss and be unable to pay the fees, the insurance policy will pay them up to a limit of coverage.

Like other policies, liability coverage and personal property coverage are included in the unit owner's insurance policy.

Condominium unit owners should review an association's bylaws during the buying process to know what type of coverage is expected.

An insurance agent is a great asset in the insurance-buying process.

The agent can help first-time condominium-unit buyers find the best coverage to fit their needs.

Don't Let Your Personal Assets Get Wiped Out!!!

You have spent your lifetime building assets to take care of your financial future but how much time have you spent learning how to protect those investments?

Your business, real estate holdings and other assets could be wiped out with just one lawsuit. Many people are surprised to learn they are more "at risk" than they realize.

Think you are exempt or just not sure you need personal liability insurance? Also known as Umbrella coverage.

If any of the following apply to your present life situation then chances are you are at greater risk than you realize:

- You are employed or work in a high-risk professional occupation including private practice or own your own business.
- You own valuable assets including land, rental property or other investments.

- You have a **teen or young adult** at home or in college; remember, you are **responsible** for their liabilities until they reach adulthood... including auto accidents or other functions that could put your property at risk.
- You sit on the board of directors, advisory board or other position for a corporation or not-for-profit agency.
- Personal liability insurance is **affordable** and a great safe-guard from potential lawsuits or claims against personal and/or family assets and holdings above and beyond those covered by standard auto, malpractice or homeowners policies.
- One of the most affordable types of insurance available, personal liability policies cost between **\$200 and \$450** annually for \$1 to \$2 million in coverage. Call my office today at **502-499-2884** to get a quote.

REFERRALS

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.

For every referral that you send me I will send you a **Gift Certificate** good at over 200 places...

So pass this newsletter around to people you care about.

Call me at **502-499-2884** or email me at **paul@haskins-schmidt.com**

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 **502-499-2884** 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

What Can Our Telemers Tell Us?

By Amanda Schaffer, Slate

Boomers already anxious about aging have something new to worry about. Telemers, the genetic structures at the end of our chromosomes, have been dubbed tiny molecular clocks that may predict our future health or mortality.

More: <http://tinyurl.com/422euxy>

It Just Doesn't Work: Why New Tech Products Are Increasingly Unsatisfying

*By Harry McCracken
Time Business*

Having trouble with your latest tech hardware? Blame it on the beta philosophy. Tech hardware's being rushed into production while it's still, well, beta. So, gosh, guess what? It doesn't work.

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

Why French Fries Are Such Good Comfort Food

By Maia Szalavitz, Time Healthland

Actually, it's not about food, it's about love. According to a recent study, high levels of salt produce hormones that reduce stress by encouraging love and social connections. The article is subtitled Fat but Happy? Hmmm.

More: <http://tinyurl.com/3bn7c55>

Spoiler Alert: Stories Are Not Spoiled by "Spoilers"

*In Psychological Science,
Association for Psychological Science*

Go ahead. Be a spoiler. Flip to the last page of the mystery story or tell everyone how the movie ends. It's OK now. Scientists say we'll enjoy both even more by knowing the endings. Is it, as they suggest, all about the writing? Or are we just too lazy or impatient to wait?

More: <http://tinyurl.com/44w7q3f>

Insure Your Peace of Mind Amid Rising Prices

Inflation - who needs it?

You just end up paying more dough for the same loot.

When inflation is to our disadvantage, we feel it everywhere.

It hits our pocketbooks at the grocery store and gas pump, and we may not take as many vacations or have as many toys.

But there is one place where you don't have to feel the ill effects of the rise and fall of inflation. That place is your insurance policy.

Did you know that your property limit can be adjusted to keep up with inflation so that you have enough coverage in case of a total loss?

There is a provision in both personal and commercial policies to adjust the building insurance limit based on a chosen percentage of the current year's building value.

It is called an inflation guard.

Depending on your insurance company, you can use this to choose between 2% and 8% of the building limit.

The following example illustrates how the inflation guard works.

In year one, if you have a \$100,000 building limit with a \$1,000 deductible and the building is a total loss, you would pay the first thousand and the insurance carrier would give you a check for \$99,000.

In year two, if you carry the same

\$100,000 limit and have the same \$1,000 deductible and there has been a 4% spike in inflation, if your building is a total loss, you would pay your deductible and the carrier would still pay you \$99,000.

You would make up the difference of any additional costs after that to replace your property.

However, if there was a 4% inflation guard on the policy, the building limit would automatically increase to \$104,000 to account for the increased cost to replace your home or building.

In a total loss, you would pay your deductible and the insurance company would give you a check for \$103,000.

Now that's peace of mind.

Enjoy a Happy and Healthy Thanksgiving Dinner

Thanksgiving dinner is traditionally a time for eating heartily to celebrate the bounty of the Earth.

We can also eat healthily and enjoy a wonderful dinner with family and friends.

Water, please: Drinking water throughout the day and during the Thanksgiving meal washes away hunger pangs that contribute to overeating.

Regular meals: Many people skip, or cut back on, meals earlier in the day to reduce overall calories. The result is usually the opposite. By the time Thanksgiving dinner arrives, we are starved, and we dig right in to those high-calorie foods.

Eat lean: There are plenty of lean foods at most Thanksgiving tables. Fruits, vegetables, turkey breast, and ham are good foods that fill us up but don't fill us out. Cranberries are an excellent source of nutrition and anti-oxidants. Instead of lathering on sauces and gravy, adding a little for taste gives us pleasure without pounds.

Bust the crust: Pumpkin pie is a healthy dessert. Most of the fat and calories are in its crust. By leaving the crust on our plates, we can enjoy this savory treat without overloading our metabolisms.

Walk it off: Stretching our legs after dinner reduces the ill-effects of indulging. A fifteen-minute walk before settling in for the evening burns off some calories and makes digestion more efficient.

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.

NEWS YOU CAN USE

2					8			9
	3			7				
8		7		2	3			
	8	6	2	3			7	
	7			9			8	
	9			8	6	4	5	
			3	4		6		8
				6			9	
6			8					3

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!

HASKINS-SCHMIDT INSURANCE

News You Can Use is brought to you free by:

Haskins-Schmidt Insurance
9900 Corporate Campus Dr
Suite 3000
Louisville, KY 40223
502-499-2884 (O) 866-499-2904(F)
www.haskins-schmidt.com

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter.