

## 4 Smart Ways to Get the Most from Your Credit Card

Credit cards are more than just convenient; for most people they are a necessity, especially when traveling or in the event of an emergency. However, tighter credit standards and rising interest rates are beginning to take a toll. Learn how to use credit cards wisely to save big and keep the flexibility you need.

1. **Simplify Your Life.** Credit cards are a great way to keep track of expenses each month. Simply open a card for business-related costs and another for personal items. At the end of the year it's easier than ever to tally the total cost of deductions.
2. **Go Prepaid.** Send a prepaid card with your teen or college student to help make sure that he or she has access to emergency cash without the worry of running over the limit.
3. **Compare Points.** Credit card points can add up to big perks, even for those who pay in full every month. You might be surprised by how quickly you qualify for everything from gift cards to movie tickets or even a free vacation simply by charging routine items like groceries and gasoline. Pay in full as usual and then pocket the perks!
4. **Don't Fill Your Card Up.** Many credit card companies are cutting back on credit lines, so it's a good idea to leave a little extra wiggle room just in case. Credit scores should reflect a low debt-to-income ratio to ensure that you qualify for the best rates.

## 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 412-920-2630 and I'll send it right out to you.

## Enjoy the Best of Health with These 'Secret' Superfoods

Superfoods are hugely popular, but for those searching for the biggest bang for their buck, they simply can't do much better than these delicious yet healthy selections. Although less well known, the following provide enough essential vitamins, minerals and other nutrients to enhance your daily intake for a fraction of the cost.

**Chia Seeds:** Rich in calcium, iron and protein, Chia seeds are also one of the few non-fish sources of omega fatty acids, making them the perfect solution for vegetarians or those allergic to fish.

**Maca Powder:** Used to enhance libido and aid in healing, maca powder has long been used in South America. Modern scientists confirm the presence of four alkaloids that directly affect the endocrine system and boost metabolism.

**Hemp Seeds:** A distant relative of marijuana, hemp has been cultivated for thousands of years. Packed full of protein, essential fatty acids, magnesium, iron, zinc, potassium and dietary fiber, hemp provides a powerhouse of nutrition when sprinkled into drinks or other foods.

**Flaxseeds:** An oldie but a goodie, flaxseeds have been all but forgotten; a big mistake, considering that flax is so high in lignans, fiber and essential amino acids. Originally cultivated by the ancient Egyptians, flaxseeds enhance the body's ability to digest and absorb vitamins and minerals.

**Camu Camu Powder:** Containing more vitamin C than any other food product in the world, the camu camu plant is also an excellent source of beta-carotene, potassium, thiamine, leucine and valine.

# How Careful Driving Pays Off with Lower Insurance Rates

Age has its advantages, especially when it comes to purchasing auto insurance. Understand the “how” and “why” of obtaining better value when buying auto insurance with this checklist.

**Maturity Matters:** Auto insurance is based upon statistical data derived from millions of policyholders. In general, drivers above the age of 25 tend to have fewer accidents and get fewer tickets than do younger drivers. If you recently reached 25, be sure to ask your agent about possible discounts.

**Duration of Driving:** Experience consists of the actual number of years on the road - especially accident-free periods of time. You typically require a consistent driving record of at least five to seven years without tickets or other infractions to qualify for better rates.

## Quick Quiz

Each month I'll give you a new question.

Just email me at moltern@nationwide.com or call 412-920-2630 for the answer.

What is the only fruit that has its seeds on the outside?

## 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.

**Drivers Education:** It's never too late to learn more about good driving habits, especially if you are younger or planning to purchase a motorcycle, ATV or other form of transportation. Demonstrate your level of dedication and preparation by investing in a driver's education course to qualify for better rates.

**Safe Drivers:** Of course, safety pays, especially when it comes to obtaining the best auto insurance rates. With the cost of tickets higher than ever, allow yourself plenty of time to reach your destination and keep an eye on the little things like changing lanes and coming to a complete stop at all intersections. Not only will it reduce the risk of accidents or injury, but it will help keep your insurance rates low.

## 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 555-555-5555 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 Quoting

**Nintendo, now famous for computer games, was founded back in September 1889. Here are some quotes about games:**

“Games lubricate the body and the mind.”

Benjamin Franklin

“Computer games don't affect kids, I mean if Pac Man affected us as kids, we'd all be running around in darkened rooms, munching pills and listening to repetitive music.”

Marcus Brigstocke

“Never play cat and mouse games if you're a mouse.”

Don Addis

“Life, like all other games, becomes fun when one realizes that it's just a game.”

Nerijus Stasiulis

“It should be noted that the games of children are not games, and must be considered as their most serious actions.”

Michel de Montaigne

## Did You Know?

**How good is your science knowledge? (Answers below)**

1. What was the first disease conquered by human beings?
2. Which explorers' destination does not have land beneath?
3. To which body part does the term “brachial” refer?
4. What does pH measure the concentration of?
5. By heating limestone and clay and then grinding them into a fine powder, you are making a typical:

(Answers: 1. Smallpox 2. The North Pole 3. Arms 4. Hydrogen ions 5. Hydraulic cement)

# How Best to Insure Your Kids at College

Keeping your children safe has always been a top priority, so it should come as no surprise that things don't change just because they are leaving home for the first time. Whether they move across town or across the nation, it's important to perform an insurance checkup to weigh all available options. Ask your agent which is the best policy for your family.

**Add-on.** Typically the easiest solution is to extend your own homeowners policy to cover your children's belongings. Keep in mind, however, that not every policy will provide full coverage, especially if they live in dorm rooms or other shared accommodations. Ask about riders or extended coverage policies that provide full protection.

**Independent Coverage.** While it may

seem less affordable, independent coverage for your college student often is more cost effective than initially meets the eye. It only makes sense: your student owns less and often requires minimal coverage. Depending on the student's assets, renters insurance may be all they need.

**Umbrella Policy.** Parents and students with a high net worth should explore adding an affordable umbrella policy to protect against liability claims. Since parents often assume legal responsibility for their college-aged children, it's important to base the policy limits upon the assets of the parents – not the child – unless the child has significant assets in his or her own name, at which point a policy may become an imperative for both parties.

**Extras.** Don't forget to review the limitations and restrictions. For example, it's not uncommon to find that homeowners policies do not cover belongings in transit. You may need to purchase additional short-term insurance while your child is moving or a rider for expensive items such as electronics.

**Tally the Total.** Before making a final decision, take the time to obtain estimates for both scenarios. First ask your agent to quote adding coverage to your existing policy and then evaluate a comprehensive insurance package including liability coverage for your student while away from home. Remember, there are pros and cons to each, so research as much as you can.

## Why GPS Is More Than Just Maps

Think GPS is just a fad? Better think again. GPS, or Global Positioning Systems, are being used for more than just traffic. In fact, GPS is one of the fastest-growing technologies in the world and is rapidly being adopted by commercial and private interests both domestically and internationally. Here is just a few samples of the useful ways you can use GPS:

**911:** Emergency assistance is only a call away even when on the road, thanks to GPS-enabled cell phones.

**Pet Finder:** Keep a virtual eye on your favorite four-legged friend through the use of a GPS-embedded tracking device. It's especially useful for those who travel with pets. Farm animals, livestock and even birds can also be fitted with the same device for quick tracking in the event of an escape.

**Roadside Assistance:** Being in an auto accident without the ability to speak or call for help is a concern for every driver, but thanks to OnStar and other similar systems, automobiles around the world can summon help even if you are unable to do so. Consider requesting this feature when reserving your next car rental.

## Birthdays to Remember This Month

Lucille Ball, born on August 6, 1911, is best remembered as everyone's favorite redheaded comedian featured on *I Love Lucy*.

Robert Redford, born August 18, 1936, became a legend in his own time by starring in hits like *The Sundance Kid*, *The Horse Whisperer* and *Out of Africa*.

Mary Wollstonecraft Shelley, born August 30, 1797, was the wife of poet

Percy Shelley and later became famous for her tale of terror in the story *Frankenstein*.

Cameron Mathison, born August 25, 1969, in Ontario, Canada, is best known for the role of Ryan Lavery on *All My Children*. Diagnosed with Perthes disease at an early age, he spent four years in leg braces and underwent extensive treatment to avoid complications.

## Fascinating Facts about August

- Oxygen was first discovered on August 1, 1774, by Joseph Priestley in Wiltshire, England.
- Anne Frank recorded her last diary entry on August 1, 1944.
- Thomas Edison patented a mimeograph machine on August 8, 1876.
- The Tin Lizzie, also known as the Model T Ford, went on sale on August 12, 1908.
- Isaac Singer received a patent for his new invention called a sewing machine on August 12, 1851.
- Construction of the Berlin Wall began on August 15, 1961.
- Elvis Presley died at the age of 42 on August 16, 1977.
- The Mona Lisa, created by Leonardo da Vinci, was stolen on August 21, 1911, from the Louvre in Paris.
- Martin Luther King Jr. gave his famous "I Have a Dream" civil rights speech on August 28, 1963.

# NEWS YOU CAN USE

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	5			1			6	
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		9	4	7			1	
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	8			5	3	7		
	4		9			6		
	2			6			9	
6						2	5	7

**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!

**Nathaniel L. Molter**

**News You Can Use is brought to you free by:**



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