



# LIVING DEBT FREE AND TRULY WEALTHY NEWSLETTER

**Alan H. Blecker**

*I help families to find money they are currently losing unknowingly and unnecessarily.*

APRIL 2017

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## 3 Tips To Help You Sleep At Night

There has probably been a time in your life where no matter how tired you became, you still were not able to fall asleep. This may have been going on for several nights sporadically, over a week period, special occasions, or has been continually going on for much longer. Hopefully, these tips I'm about to share will help you sleep better at night. **DISCLAIMER:** The advice I am giving is from my personal experiences or those that I talk to. It should not be used to replace a licensed physician's advice.

Before we begin, let me address an elephant. The first step of getting a good night sleep is good mental health. If you suffer from depression, sleep apnea, or other condition that is causing you to regularly not sleep at night, please do not feel embarrassed to go to a licensed professional. It is not taboo, it is a serious condition that may require extra help to treat. This does not make you weak.

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## In's and Out's Of Homeowners Insurance

When shopping for homeowners insurance there are a lot of items to consider when looking for the right coverage...

### Deductibles

The higher the deductible, the more you will save. Typically, insurance companies will start giving discounts at a \$500 deductible and increase the discount as your deductible increases. Most companies offer deductibles up to \$10,000. Be careful, however, because many mortgage companies will not allow you to exceed a \$1,000 deductible, so check with your lender before opting for a higher deductible.

### How Much Insurance Do You Need?

Most agents use a cost estimator to figure cost replacement estimates. This will ensure that your home is insured for the correct amount. Insurance companies do not insure dirt. If you buy a home that includes a large lot, do not be astonished when you receive an insurance policy for a lot less than what you paid for the home. This is because you are buying coverage for the home and not the land.

### Policy Options

Your policy has all kinds of bells and whistles that you can change, add, or remove from you policy. Liability coverage is part of your homeowner's insurance policy that is often overlooked. This protects the insured against claims arising from bodily injury and property damage to others. For example, if your neighbor's child was playing on your trampoline and fell off and got hurt, your liability coverage would pay for their hospital visit.

Most policy agents give \$300,000 in coverage for liability, but the cost to raise it to \$500,000 is about \$20 more a year.

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## Interesting Facts:

-Exercising regularly is said to boost your immune system, prevent signs of aging, and can sharpen your memory.

-The word 'gymnasium' comes from the Greek word "gymnazein", which literally means "to train naked."

-Muscle is about 3 times more efficient at burning calories than fat, even when at rest.

-There are 293 ways to make change for a dollar

-Yoda's eyes were modeled after Albert Einstein's to give him a more wise look.

## Tired Of Losing Money?

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### ***April Fools!***

Have you ever wondered how April Fools' Day started? Historians aren't 100% sure, but most agree that it dates back to 1582 when France switched from the Julian Calendar to the Gregorian Calendar, as called for by the Council of Trent.

When they did this they moved the start of the new year and its celebration to January 1st (what we celebrate now). However, some people, either by choice or ignorance of the change, still celebrated it through April 1st. These people were referred to as "poisson d'avril" which means April Fish. This was used as a derogatory term meaning they were young, easily caught fish, or rather a gullible person.

Let me ask you, are you keeping up with the changing times? Are your plans for your retirement, paying off your home, getting out of debt still the best way? Don't be an April fool. Call my office today for a free review of your situation. There is no cost or obligation.

### **3 Tips To Help You Sleep At Night**

First thing we will talk about is breathing and meditation. One cause of lack of sleep is not being able to relax at the end of the day. With all the stresses of everyday life, it can be hard to turn your mind off when it is time to sleep. A good way to help this is to meditate. You can find strategies all over the internet. Another way, is to control your breathing. Purposefully take slow, deep breaths (If it helps count them). It will slow your heart rate and give you something else to think about than your stresses helping you fall asleep.

The next thing to help you sleep is stability and consistency. Your body has an internal clock, it is referred to as the circadian rhythm or circadian clock. This clock regulates the periods of sleepiness and wakefulness. Jet lag occurs because of "real time" changes from the internal clock. To help your circadian cycle, avoid eating within 2 hours before bed, bright lights before bed, heavy exercise, (as these are all natural resets throwing off the time your body thinks it is) and try to go to bed at the same time each night. If you struggle with this, consider setting an alarm and stick to it.

Finally, make sure you are comfortable. Researchers believe it is best to sleep in a dark, cool room with light ambient noise and a warm bed. If you suffer with cold feet/hands consider wearing socks/gloves to sleep. Also, be sure to regularly maintain your mattress and pillows. (Average life span of a bed is 5-10 years). Finally, if you and your partner's bedding style varies, consider making the bed with two twin sets so as to make sure no one steals covers and both can achieve their ideal setting. (If it looks tacky you can cover it with your regular sized comforter.

Sleep is a very important part of maintaining a healthy lifestyle. Hopefully, the tips in here will help you to fall asleep quicker and sleep more soundly. You will appreciate the difference!

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### **In's and Out's Of Homeowners Insurance**

You can have up to one million dollars coverage on most policies and still keep the cost down.

#### **Available Discounts**

Make sure that you are getting all of the credits for which you are eligible. If you have an alarm system that reports to a central station, in some cases, you can get up to a 10% discount. If you are over 50, you may be eligible for a discount. Companies have different names for age preference policies, from senior discount to mature policyholder discount. Some companies also offer discounts for belonging to different associations, such as PTA, AARP, Etc...

The most common discount is the multi-policy discount. This will save you money on your home and auto insurance. By combining the two policies with the same company, you are given a certain percentage discount on both. The percentage discounts vary among companies.

#### **Review Your Policies**

You need to review your homeowner policy at least every three years. You should stay up-to-date on your insurance because you never know when you will need to rely on it.