

The INSIDER

an e-newsletter from the Bob Adams Agency

DECEMBER 2011

The BOB ADAMS Agency

Home • Auto • Life • Business ...and more

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From the Desk of Bob Adams...

Christmas Holiday Office Closure: Our office will be closed from Noon on Friday 12/23 through Monday 12/26.

CHRISTMAS GREETINGS



This holiday season Farmers has some fun online treats for you, a token of our appreciation. You can now take a clickable home tour of

important coverages whether you own or rent. Take a look:

<http://www.farmers.com/clickable-house/house.html>

Like many of you I have enjoyed the newer round of Farmers commercials featuring Professor Burke and the University of Farmers. I'll bet you never heard of an Autoboatome before, but here is a picture.



Now you can visit Professor Burke's virtual office and learn from the master himself:

<http://www.universityoffarmers.com/#/office>

Merry Christmas and Happy New Year from all of us at the Bob Adams Agency. We wish you all the joy and peace of this holiday season.



UPDATED CELL PHONE LAW--AVOID A FINE!

Back in 2009, the Oregon Senate passed legislation prohibiting the use of a cell phone while driving. Recently, amendments were made to tighten the constraints on cell phone use. In the original law, people who drive for a living could use their cell phones for work-related issues. Effective January 1, 2012, only police, drivers of emergency vehicles, tow trucks, utility crews, and some agricultural vehicles may talk on their cell phones while driving. Luckily for the rest of us, drivers over 18 may still use a hands free device to make phone calls on the road. Other exceptions to the law include someone summoning medical assistance or operating an authorized radio transmitter. Curiously, the law exempts from penalty someone deactivating or activating a cell phone. Those who disobey the cell phone law will receive a Class D traffic violation and a minimum fine of \$142. If you would like to read more about the cell phone law, the link below offers a detailed account of these changes, which will take effect on January 1, 2012.

Download the details:

<http://ht.ly/7PCIf>

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REMINDER Watch for your insurance ID card in your renewal documents. Or you can go to Farmers.com and print your own! Just click on the link for Print Evidence of Insurance. You can also view your current policy information. If you have not signed up at Farmers.com, just click on "Enroll" to get started.

TAKE ADVANTAGE OF LOW HOME LOAN RATES

Home buyers and homeowners have many choices for mortgages: banks, brokers, credit unions and direct lenders, to name a few. What if you could talk with one expert who could access the best products and pricing of all of them? **Charles Miska** of Directors Mortgage brings you 30 years of experience, straight talk and reliability, plus the variety of both direct lender and brokered investors, meaning you get the loan and rate that's best for you, every time.

Call Charles today at (503) 880-4018 or email him at cmiska@directorsmortgage.net. *The right loan at the right price, closed on time... guaranteed!*



OUR HOLIDAY GIFT TO YOU: FARMERS OFFERS WAYS TO SAVE

Shopping

Christmas is just around the corner and some of you like the convenience of shopping online. Your relationship with Farmers can actually save you money while you shop. Farmers is partnered with ReStoreMall to help customers replace personal items when they have a claim. Now Farmers and ReStoreMall are making the same savings available to all Farmers customers and this benefit is totally free to you. Simply log in to www.myfarmersdiscounts.com. Then create an account. You can save up to 20 percent with exclusive discounts by shopping online at your favorite stores...Harry & David, Home Depot, Nordstrom, The Sports Authority, Sears, Macy's, JCPenney, Kohls, Netflix, Cabela's and dozens more.

Reducing Service Fees

You can save up to 8-10% on your insurance bill by choosing the automatic payment method (electronic funds transfer). Call us so we can help you set this up. Also, you can eliminate the \$2-\$5 monthly service fee altogether by enrolling at www.Farmers.com and requesting paperless bills. Just log in, enter your policy number and your billing account number, and create your own account. Your bill will be sent to your current email address. (Be sure to include Farmers in your non-spam list.)

Give Farmers Consent to Rerate Based on Current Insurance Score

Recently we have had some customers sign and date a consent form so that Farmers can re-run their insurance score. We have seen some nice savings! Basically, the insurance company computes an "insurance score" that uses elements of your credit history to measure your insurance risk. If the score is favorable to you, it can lower your rate. (If it is not favorable, it will not increase your rate.) The 2003 Oregon Legislature passed Senate Bill 260 which prohibits the use of credit scoring to increase premiums for existing policyholders. In fact, premiums must be lowered if you qualify for a more favorable rate. This process is known as a "soft inquiry" because it is not visible to lenders. According to www.myfico.com, the only inquiries that count toward your FICO score are the ones that result from your applications for new credit. Drop an email to cheri.radams@farmersagency.com if you would like a consent form sent to you.

THE TRUTH ABOUT LOW-CARB DIETS

RiverPlace Athletic Club Program Manager Jen Smirl joins us today to talk about the low-carb diet trend, and why you might not want to throw out all the fruits, grains and veggies just yet.



With the increase in popularity of low-carb diets, it's important to

acknowledge their potential side effects, and ability to negatively impact your health in the long run.

Common side effects associated with severe carbohydrate restriction include ketosis (elevated levels of ketone bodies in the bloodstream), fatigue, muscular weakness, headaches, dizziness, constipation, and halitosis

(bad breath). With more severe carbohydrate restriction, serious side effects and greater health risks become more likely.

One of the primary concerns regarding low-carbohydrate diets is associated with their lack of nutritional balance. Carbohydrate-rich foods are key sources of several essential vitamins,

Low-Carb Diets, cont'd.

minerals, and phytochemicals (e.g., folate, riboflavin, sulphoraphane, allicin, etc), many of which are not found in significant amounts in meats or fats/oils. Coincidentally, low-carbohydrate advocates usually recommend the consumption of a vitamin/mineral supplement, which may be acknowledgement of the diet's failure to include all necessary nutrients. A pill will probably not provide all of the essential nutrients that the low-carb diet is missing, nor will it supply the fiber or the many protective phytonutrients found only in fruits, vegetables, and whole grains.

Low-carbohydrate diets also tend to be high in fat, particularly saturated fat, which can increase cholesterol levels, promote arteriosclerosis, and eventually lead to heart disease. Very high

protein consumption tends to increase calcium excretion in the urine, which could lead to loss of bone mineral density (BMD) over time. This calcium depletion, compounded by the loss of BMD, may lead to an increased risk of osteoporosis. This is likely to be particularly problematic for women, especially those who are post-menopausal, as their risk of osteoporosis is already heightened.

A final concern with low-carbohydrate diets is that they are extremely difficult to maintain. Initially, people generally lose weight on these diets, but there is a strong likelihood that they will go off the diet and the lost weight will return. Jumping on the fad diet bandwagon for temporary purposes makes the health risks even greater, and sets the stage for weight cycling or yo-yo dieting.

Weight loss should be accompanied by lifestyle change and habits that are possible to maintain. With all of the health risks and discomforts associated with low-carbohydrate diets, recognizing the importance of "good" carbohydrates is imperative to successful weight loss and maintenance. Avoiding starchy foods with a high sugar content, and refined flour will give you the added benefit of weight loss without subsequently losing important fruits, vegetables, legumes, and other prime sources of fiber and nutrients from your diet.

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SOUPE AUX LENTILLES

Serves 4-6

Ingredients

- 1 cup small green lentils or brown lentils
- 2 tbsp extra virgin olive oil
- 2 large yellow onions, chopped
- 2 cloves garlic, minced
- 2 celery stalks, sliced
- 2 medium carrots, peeled, cut lengthwise into quarters, and cut into large dice
- 2 sprigs fresh thyme
- 6 leaves fresh sage, chopped
- 1 dried bay leaf
- 4 cups water
- 1 15 oz. can organic chopped tomatoes in juice
- 1 tbsp extra virgin olive oil
- 1 lb. mild chicken or pork Italian sausage, about 3 large links

- 1 bunch Swiss chard
- Kosher salt and freshly ground pepper
- 1 tbsp red wine vinegar, or more to taste

Method

Wash the lentils in a strainer, pick through and remove any foreign objects. Drain.

In a large (6 quart) Dutch oven or other heavy nonreactive pan, heat the olive oil on medium heat until hot. Add the onions and sauté, stirring frequently, until the onions are translucent and just beginning to turn golden, about 15 minutes. Add the garlic, and cook and stir 1 - 2 minutes. Add the celery, carrots, herbs, and water. Turn the heat up to high. Add the tomatoes with their juice. Bring to a boil, cover, and simmer over low heat 90 minutes. Stir occasionally and add more water if needed.



Meanwhile, cut the ribs out of the chard leaves and discard. Cut the larger leaf pieces in half lengthwise, stack eight or ten leaves, and cut into 1/4" slivers crosswise. Continue until all the chard is sliced, then set aside.

After the soup has been simmering one hour, heat the olive oil in a medium pan over medium heat and sauté the sausages until cooked through, about 10 minutes. Remove from the pan and set sausages on a cutting board to cool. When cool enough to handle, slice about 1/4" thick.

Stir the chard and the sausage into the soup, cooking gently until the chard leaves are bright green. Add the red wine vinegar, salt and pepper to taste. Serve hot with crusty bread.

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