



Victoria's View

Truthful Insurance Information Delivered with a Smile!

Volume 16 Issue 12

As another year draws to a close, it is my sincere hope that it has been a good one for you. I wish you health and happiness, wealth and wisdom this holiday season and throughout the coming year!

ZANY HOLIDAYS!

December is
"Spiritual Literacy Month"

December 25th – 31st is
"It's About Time' Week"

And December 5th is
"Bathtub Party Day"

Ride 'Em, Cowboy!

In 2016, a modern cowboy, Robert Borba who was at Walmart to buy dog food, was the surprise hero of the day. He was in the parking lot when he heard a woman yelling that a man had stolen her bicycle. A few people gave chase on foot but the thief was quickly pedaling away. Borba said, *"I seen this fella trying to get up to speed on a bicycle. I wasn't going to catch him on foot."* Instead he took his horse, Long John, off his trailer, mounted up and rode off after the thief. As a rancher, he had certain skills handling cows on the range so from his galloping horse the cowboy lassoed the man causing him to stumble to the ground. The thief grabbed a tree trying to break free, but Borba and his horse kept the rope taut till police arrived 15 minutes later. One witness called the scene, *"The best day of my life. I was laughing too hard to intervene!"*

TRIVIA TEASER

"What legendary figure was carved on the prow of the first ship carrying Dutch settlers to America?"

(See the Answer Area.)

Be a Better Buyer

The **deductible** is the amount the insured person pays before the insurance policy begins covering a loss. If an insurance company paid for every loss, the cost of the policy would be prohibitively expensive. The deductible brings the price of protection within reach of consumers two ways:

1. Because the deductible is the first money paid for any occurrence, it serves as motivation for the insured person to safeguard against harm to self or property (whatever is being insured.) If any and every loss were paid entirely by an insurance policy, there would be little reason to exercise caution or be sensible (at least for some people.) But the deductible is the amount of risk a person accepts as their own which can be a deterrent against recklessness.
2. The administrative cost of processing each claim is high. That is passed on to policy holders in premiums. A \$10 claim or a \$100 claim may cost nearly the same to administer as a claim for thousands. Because of the deductible, the insured person pays the small claims themselves. The insurance company processes fewer claims which reduces administrative costs and thus the price of protection along with it.

This applies to most types of insurance - auto, home, business, health, long term care, and disability. If you want to reduce premiums for your insurance protection, look at increasing your responsibility for losses. But increasing the deductible is not the right choice for every situation. It's a tradeoff. If you would like to find out how much you'd save on premiums if you chose a higher deductible, just call my office. I'd be glad help!

Faulty Predictions

- Written in the July 1899, Scientific American:
“The improvement in the city conditions by the general adoption of the motorcar can be hardly overestimated. Streets – clean, dustless and odorless – with light rubber-tired vehicles moving swiftly and noiselessly over their smooth expanse would eliminate a greater part of the nervousness, distraction and strain of modern metropolitan life.”
- During a 1906 debate on expenses for the Air Force, an unidentified Congressman demanded, *“Why all the fuss about airplanes – the Army has one, hasn’t it?”*



Holiday Season Trivia

- In Caracas, Venezuela, the streets are blocked off on Christmas so people can roller skate to church.
- Hanukah means *“re-dedication”* referring to the second temple in Jerusalem.

- Christmas trees were introduced to the U.S. by Hessian troops during the Revolutionary War.
- *“Kanakoloka”* is the Hawaiian word for Santa Claus.
- Kwanzaa (December 26th to January 1st) was begun in 1966 as a non-religious, cultural celebration of African heritage.
- In Japanese, Merry Christmas is *“Merii Kurisumasu”*
- The Catholic Church introduced holly as a Christmas substitute for mistletoe in the 4th century.
- The Yiddish word, dreydl, comes from the word *“dreyen”* which means *“to turn”*.
- The Kwanzaa greeting, *“Habari gani!”* is a Swahili phrase meaning, *“What’s new?”*

Creative Signage

To discourage trespassers, one Maine property owner posted a sign warning that his fields were covered in *“Taraxacum”*, the woodlands were infested with *“lycopodium clavatum”* and people not wearing protective clothing would be exposed to radiation. Those are scary warnings which probably worked. What was the actual danger? None! It warns against ground pine, dandelions and sunlight!

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		9			2	3	8	
		3	4			7	5	
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How to solve Sudoku puzzles

To solve a Sudoku, you only need logic and patience. No math is required. Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance the numbers 1 through 9.

The difficulty rating on this puzzle is MEDIUM.

(See the Answer Area.)

Tiny Tales of Kindness to Make You Think, Smile and Cry

(These inspiring stories are excerpts from the 99 posted on MarkandAngel.com)

- Today, at the local convenience store where I work an elderly man with a guide dog came in, went to the aisle with the greetings cards, picked up a card, held it up extremely close to his face, and struggled to read it. Just as I was about to walk over to help him, a big truck driver asked him if he needed assistance reading, and then proceeded to read him almost every single greeting card out loud until the elderly man smiled and said, *“That’s perfect! My wife will love that one!”*
- Today, a week after I donated three bags of clothes to a local homeless shelter, I saw a homeless woman sitting on a park bench wearing a tie-dye shirt I made when I was a teenager. I walked by her and said, *“I love your shirt!”* She smiled and said, *“Thank you! I really do too!”*
- Today, I was buying food at the grocery store for my family, but at the checkout counter my debit card came back declined for over-withdrawal. (I’ve been laid off from work for a while now and am barely making ends meet.) As I quickly explained myself to the cashier and started putting back some of the food I had picked out, the man in line behind me stepped forward *and paid for all my groceries. I thanked him, and he said, “Someone did the same thing for me several years ago. This is my opportunity to pay it forward. I hope you can do the same someday.”*
- Today, I watched a teenage boy help an elderly woman with a cane onto the city bus I was riding. He was so careful with her, assisting her every step of the way. The woman had the biggest smile on her face. They both sat directly across from me, and just as I was about to compliment her on having a wonderful grandson, the boy looked at her and said, *“My name is Chris. What’s your name, ma’am?”*
- Today, I walked up to the door of my office (I’m a florist) at 7AM to find a uniformed Army soldier standing out front waiting. He was on his way to the airport to go overseas for a year. He said, *“I usually bring home a bouquet of flowers for my wife every Friday and I don’t want to let her down when I’m away.”* He then placed an order for 52 Friday afternoon deliveries of flowers to his wife’s office and asked me to schedule one for each week until he returns. I gave him a 50% discount because it made my day to see something so sweet.
- Today, after several kids teased a less fortunate girl (who lives in a poorer neighborhood) this morning for always wearing the same clothes, seven students in my class went home at lunch time, emptied their drawers and closets and brought this girl 16 pristine and beautiful outfits to wear. I found out about this after I asked her why she changed her clothes after lunch today.
- Today, one of my regular customers, an elderly man who has been eating in our diner every morning for the better part of 5 years, left me \$500 in cash for his \$7 breakfast. With the money, he left a small note that said, *“Thank you, Cheryl. Your smile and hospitable service over the years gave me something to look forward to every morning after my wife passed. I’m moving to Long Island this evening to live with my son and his family. May the rest of your life be magical.”*
- Today, a woman in my line at McDonald’s [I’m a cashier.] noticed the uniformed Marine in line behind her, and when she handed me \$20 to pay for her meal, she said, *“Keep the extra \$12 and use it to pay for the Marine’s meal.”* When the Marine got up to the counter and ordered his food, I informed him that it was already paid for by another customer. He stared at me for a second, then turned his head and glanced out the front window, handed me his cash anyway and said, *“Okay, make it two #4 meals then.”* On the way out of the restaurant he handed the second meal to a homeless man who was resting on the sidewalk.
- Today, I operated on a little girl that was in a car accident. She desperately needed O- blood, which is a bit rare. We didn’t have any available, but her twin brother was at the hospital who had O- blood. I explained to him that it was a matter of life and death – that his sister needed his blood. He sat quietly for a moment, and then said goodbye to his parents. I didn’t think anything of it until after we took the blood we needed and he asked, *“So when will I die?”* He thought he was giving his life for hers. Thankfully, they’ll both be fine.
- Today, my dad is the best dad I could ask for. He’s a loving husband to my mom (always making her laugh), he’s been to every one of my soccer games since I was 5 (I’m 17 now), and he provides for our family as a construction foreman. This morning when I was searching through my dad’s toolbox for pliers, I found a dirty folded up paper at the bottom. It was an old journal entry in my dad’s handwriting dated exactly one month before the day I was born. It reads, *“I am eighteen years old, an alcoholic who is failing out of college, a past cutter, and a child abuse victim with a criminal record of auto theft. And next month, ‘teen father’ will be added to the list. But, I swear I will make things right for my little girl. I will be the dad I never had.”* And I don’t know how he did it, but he did it.

Victoria Eden is a consumer advocate specializing in life insurance, annuities and Medicare Supplements. She is the author of the book **Confessions of a life Insurance Agent: The Nine Inside Secrets You Must Know to Slash Your Premiums!** Get it FREE BY MAIL at FreeBookonLifeInsurance.com or call her at (770) 974-6660
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RANDOM FACT FILE

- A newborn has 300 bones; an adult 206.
- Lobsters have blue blood.
- In the last century Americans' amount of sleep has decreased 20%.
- Lettuce is part of the sunflower family.
- Cats can jump 5X as high as the length of their tail.
- Fish scales are a common ingredient in lipstick.
- Alligators live about 50 years; crocodiles 100.
- Aluminum was once considered a precious metal and used in jewelry making.
- One out of every 2,000 babies is born with a tooth.
- One million cloud droplets = one rain drop.
- Octopuses can unscrew jars to get food inside.
- Of all animals, the ant has the largest brain in proportion to its size.
- Early vacuum cleaners ran on gasoline.
- The first email was sent in 1971.
- The top speed of a 3-toed sloth is 1/8 mph.
- A penguin can run as fast as an average man – and it has only a 6 inch stride!

QUOTE OF THE MONTH

*"Today you are you! That is truer than true!
There is no one alive who is you-er than you!"*

Dr. Seuss



"There is a privacy about winter which no other season gives you.... only in the winter, in the country, can you have longer, quiet stretches when you can savor belonging to yourself."

Ruth Stout

Welcomed Praise!

Rob Brewer said, "Good call. I had so many questions. Luckily you had answers for every one!"

The Answer Area

Sinterklass, a predecessor of Saint Nicholas, better known to us as Santa Claus

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

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Links & Lines

Victoria Eden
Independent Insurance Advisor since 1990



Direct line (770) 974-6660 (Eastern time zone)
Victoria@TruthfulInsurance.com
TruthfulInsurance.com
FreeBookonLifeInsurance.com
3867 Spring Meadow Dr, Acworth, GA 30101



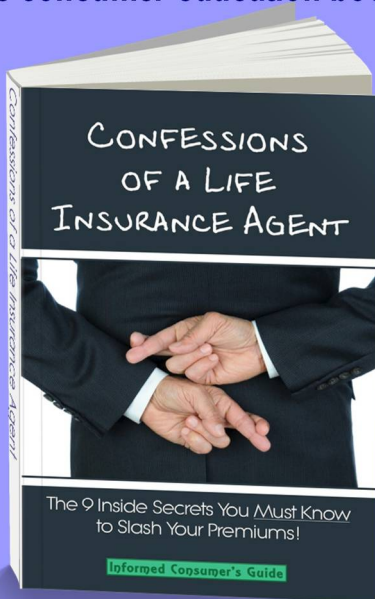
Victoria Eden
3867 Spring Meadow Dr.
Acworth, GA 30101



"Hold on...I seem to be breaking up."

Here's your next issue of
Victoria's View:
Truthful Insurance Information
Delivered with a Smile!

Victoria Eden is the author of
this consumer-education book:



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Heartfelt Thanks for Referrals!

Kim DeSantis, Robert Kirkpatrick,
Ellen Pearson and Kylie Moss

In This Issue . . .

"Tiny Tales of Kindness to Make You
Think, Smile & Cry"

On a Personal Note