

Dan's Letter™

"Please...let me introduce you to my mind...one article at a time."



FROM THE DESK OF DAN ANDERSON

Does Reading Make People Better?

Do you read a lot? If so, chances are you're more kind and empathetic than most people, according to a study reported on the Peace Quarters website.

Researchers in Great Britain asked 123 people about their reading or television watching habits. Then they analyzed participants' social skills, asking questions like, "How often do you consider other people's points of view versus your own?" and "Do you go out of your way to actively help others?"

The results showed that the book readers, usually considered introverted and antisocial, displayed more empathetic traits than people who primarily watch TV.

The genre of books seemed to make a difference, with readers of drama showing more empathy and skill at seeing things through another person's eyes.

Of course, it could be that empathetic people tend to read more, instead of

reading creating more empathy. Either way, it's good news for bookworms.

- Dan A.



THE COST OF COMPLACENCY:

How Auto-Pay Can Drain Your Dollars

(BPT) - When it comes to managing your monthly bills, it doesn't get much more convenient than auto-pay. Because this option eliminates missed payments and late fees, it's easy to see why three-quarters of Americans have opted in, with anywhere between one and seven monthly payments, according to recent survey findings.

However, consumers are also discovering that enlisting in auto-pay isn't without its financial downsides. The following survey findings from TheZebra.com (an insurance comparison site) show how auto-pay can make consumers complacent.

- Nearly a quarter of people (23%) admit to not paying attention to what's coming out of their bank accounts. If the result is an overdrawn account or a billing error slipping through, that can prove to be a costly mistake.
- One-third (29%) of respondents confess to forgetting to cancel services linked to autopay after they've stopped using the services. A couple prime examples of this are a music streaming service subscription or a gym membership.
- Nearly half of consumers indicate that once auto-pay is set up for their car insurance payments, they never get around to re-evaluating

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their fees. Considering the market value of our cars depreciates every year, this suggests that many consumers are missing an opportunity to get the best coverage at the best price, as car insurance rates can change daily.

- Finally, by not taking time to evaluate costs or cancel unused services, consumers are paying the price. Some 29% of respondents estimate they're losing \$100 annually, but for high-ticket items like a gym membership, the savings could be in the thousands.

Now that you know the high price you may be paying for the convenience of auto-pay, here are some tips to help you stay in control of your finances.

1. **Keep track of your statements.** Because money is withdrawn from your account each month, it's easy to lose track of your spending. Otherwise, if a price hike takes effect or if you end up consuming more services than expected, the consequence can be a higher-than-expected bill. If your bank account lacks the funds to cover it, you'll end up with an overdraft, which can end up costing you more than any late fee! So when auto-pay takes effect, make sure you review the monthly statements. If you see an additional charge or a price hike take effect, follow up immediately.
2. **Research rates at least twice a year.** While your service provider may offer excellent service at a great rate, it's always possible there's a better deal for you somewhere else. Take time to research and compare the going rates for things like internet service and car insurance - you may be pleasantly surprised. To make sure you follow this step, set up six-month reminders on your phone or calendar and commit yourself to following through. If you end up

using the service less often than you planned - or not at all - this reminder can give that much-needed nudge to reevaluate.

3. **Take time to fully understand your options.** As you know, some service agreements, such as gym memberships and mobile phone contracts, can't be canceled without penalty - at least, not until you've reached a specific end date. But don't make the mistake of thinking this rule applies to all service agreements. For example, did you know you can switch your car insurance anytime without paying a penalty? It's true! In fact, once you switch, your old insurer will send you a rebate for the balance, even if time remains on your six- or one-month policy. So go ahead and shop around. If you find a car insurance provider that's more affordable and provides the coverage you need, you can reap the benefits right away. Just remember, if you do decide to switch, don't cancel the old policy until the new one is officially in place. Otherwise you might get charged a penalty for the gap in coverage.
4. **How to save on a big bill: Car insurance** Looking for a better price on car insurance? TheZebra.com allows you to see how your current policy stacks up to the rest. The Zebra is the only auto insurance comparison site that shows you all your options side by side, and never sells your data. When you shop around with The Zebra, you can rest assured knowing you won't get any unwanted calls or emails. Visit www.thezebra.com to learn more.



The Strange Origins Of Common Devices

Some very common devices in our modern lives have surprising—even shocking—origins. The Cracked website shares a few:

- **The treadmill.** The exercise machine was designed by Sir William Cubitt in 1818 as a means to torture convicts. Prisoners would climb 11,000 feet per day as the “tread-wheel” pumped water and crushed grain.

- **Piggy banks.** The name has nothing to do with actual pigs. In the Middle Ages, jars used to save cash were made of an orange clay called “pygg” because metal was too expensive.



- **Matches.** The first friction match was created by a 19th-century apothecary stirring a mixture of chemicals with a wooden stick. When he tried to scrape off a dried glob of the compound, it ignited.

- **Escalators.** One of the first escalators in the world was set up at Harrods in London. The experience was so overwhelming

to riders that the store offered smelling salts and brandy to help them calm down.

- **X-rays.** William Roentgen took the first X-ray in 1895, not fully understanding what he'd discovered. The first X-ray he took was his wife's hand. When she saw her bones, she said, “I have seen my death.”



(BPT) - Everyone loves their pets. And they often want to take their pets wherever they go. A recent survey by Volvo Car USA and The Harris Poll found that 39% of pet owners would rather go on a road trip with their dog than a family member. Oh dear...

Many pet owners worry about pet safety in a vehicle. These concerns aren't unwarranted. The survey also examined driver behavior when pets were unrestrained in a vehicle and discovered eye-opening results.

The amount of unsafe driving behaviors more than doubled when dogs were unrestrained in a car compared to when they were restrained in a harness or cage. Allowing dogs to roam free distracted the driver.

What can you do to keep your pet safe while driving? Dr. Elisa Mazzaferro, a veterinary

5 Essential Car Safety Tips For Pets

specialist, shares some practices that pet owners should avoid.

1. Don't drive with your pet in the front seat. In a collision, your pet can be thrown into the windshield, even if restrained. Unless the passenger side airbag is disengaged, airbag deployment alone can be very dangerous to a small pet.

2. Never drive with a pet on your lap. In addition to distracting the driver, a pet can get caught under the steering wheel and cause an accident. Additionally, the pet is positioned between the airbag and the driver, which is dangerous to both the driver and the pet.

3. Never drive with an unrestrained pet in the vehicle. Beyond the animal being a serious distraction, an abrupt stop can cause a pet to fall quickly, causing soft tissue injury or worse. In an accident, a pet could jump from the vehicle and run into moving traffic.

4. Never allow your pet to lean out of a car window. While it may look like dogs are enjoying the rush of wind, debris can be forced into their eyes and cause abrasions or punctures to their cornea, which could result in serious injury or blindness.

5. Never leave a dog unattended in a vehicle. You may be tempted to leave your pet in the car for a short errand, but it can be stressful and even life-threatening for the pet. Even in cooler months, you should never leave your dog unattended in a vehicle, no matter how short a period, to avoid hypothermia or heat stroke.

How can you keep your dog safely in your vehicle? Volvo Cars is the leading vehicle manufacturer in developing safety accessories for pets that directly tie into the safety system of the car. To learn more about pet safety accessories, visit volvocars.com.



TAKE A BREAK!

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Pulled Pork Sandwiches

- 1 1/2 pounds pork shoulder
- 2-3 whole cloves
- 2 tablespoons smoked paprika or smoky spice rub
- 1 red onion, sliced thin
- 1 cup water
- 6 ounces barbecue sauce

Stud pork with cloves and rub with seasoning blend.

Place roast in slow cooker and top with onions. Cover pork with water and slow cook 8-10 hours.

Remove pork, discard cloves then drain fat and water. Allow pork to cool then shred by hand or with fork.

Return meat to pot and add barbecue sauce. Heat 1-2 hours. Serve alone or on roll.

Find more recipes at Culinary.net.

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Dan's LetterTM

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Dan's BlogTM / Music Archive



"I think music in itself is healing.
It's an explosive expression of
humanity. It's something we are all
touched by. No matter what culture
we're from, everyone loves music." –
Billy Joel



SCAN FOR THE MUSIC ARCHIVE