



ESTABLISHED LIVING

a newsletter on happy & healthy living | spring 2015



PAR 3 Insurance was named for Pamela and Ronnie James and our three sons. Some have assumed it is about golf, but really it is all about family. From our name, to the way we treat our members. We believe that family comes first and when you become a member of ours, you become family. Your business and your referrals are appreciated. It is our goal to make you feel like somebody, not just a number. If you have any insurance questions concerning yourself or the people you love, please give us a call.

PAR 3 INSURANCE

103 Central Ave. Landis, NC 28088 | (980) 234-0454 or (980) 234-0453



- 5 Reasons You Need Life Insurance
- A Letter from Ronnie & Pamela

- 10 Tips for Healthy Aging
- Senior Discount Destinations

5 REASONS TO HAVE LIFE INSURANCE

\$6,560



AVERAGE COST OF A FUNERAL

\$6,772



AVERAGE COST OF CREDIT DEBT

\$16,803



AVERAGE YEARLY COST OF HOUSING: RENTING & OWNING

\$18,133



ANNUAL TUITION COST OF A 4-YEAR COLLEGE

\$24,327



AVERAGE YEARLY LIVING EXPENSES: UTILITIES, HEALTH CARE, ETC.

Life insurance is the key ingredient for the safety of every family. Don't leave your loved ones unprotected— life insurance allows your loved ones time to grieve without financial worry. If you're not protected, or would like to discuss your life insurance options, give us a call at (704) 857-0029 and we would be more than happy to help you find the perfect policy for you and your family.

— Source: eFinancial

EXCITING CHANGES TO BENEFIT YOU

Happy New Year! What a year! I hope 2015 is treating you well so far. There has been so many changes in health care over the last two years, and I wanted to **personally thank you** for choosing us to help you with your insurance needs. As we adapt to the insurance industry changes, we realized the need for new insurance products. I'm excited to tell you that we have finally sorted through the many options and made our decision on which new products we will be offering our clients.



Many of you have called about the increase in co-pays for hospitalization and the higher out of pocket costs. We have found a solution. The company that we represent will actually **pay you** when you have to go to the hospital, and help with unexpected expenses. Not everyone will qualify for this product as there are several health questions, but it is a simplified process. Plus, if you have just turned 65, or you turn 65 in the next 6 months, there are NO HEALTH QUESTIONS! If you would like to find out more about this important insurance, please call us and set an appointment.

Dental insurance was another request and we are proud to announce that we have found two great new dental policies in your area. These plans have customizable benefit options, let you use your own dentist and even have vision benefits built into the policies!

Finally, after receiving so many questions about critical care and final expense life insurance policies, we have partnered with several different carriers that offer these extremely important coverages. Most of these do have health questions, but we have two guaranteed life insurance companies that will accept you no matter what your health conditions may be.

Whatever the need, we now have the solution. We look forward to helping you customize a plan that will help you cover your out of pocket health expenses.

**Thank you,
Pamela and Ronnie James**



TIPS FOR HEALTHY AGING



1 LIVE AN ACTIVE LIFE

Living an active life will help you stay fit enough to maintain your independence to go where you want to and perform your own activities. You don't necessarily have to go to the gym; just do something you will enjoy.

2 EAT HEALTHY FOODS

The majority of adults in the US consume more than double the recommended daily allowance of sodium. Eat nutrient-dense foods like fruits, vegetables, and whole-grain foods. Avoid sweet, salty, and highly processed foods.

3 MAINTAIN YOUR BRAIN

1 in 8 older adults (aged 65+) in the United States has Alzheimer's disease. Never stop learning and challenging your mind! Take dance lessons, learn a new language, learn to play a musical instrument, or read a book.

4 CULTIVATE YOUR RELATIONSHIPS

28% of older adults live alone. Schedule regular times to meet with friends and family over coffee, during a weekly shared meal, or around a common interest.

5 GET ENOUGH SLEEP

Humans can go longer without food than without sleep. You need 7 to 9 hours per night – but often get much less. Keep your bedroom dark and noise-free, avoid TV while in bed.

6 REDUCE STRESS

An estimated 90% of illness is either caused or complicated by stress. Talk to a loved one and/or try some relaxation techniques, such as circular breathing, yoga, or meditation. Try to accept and adapt to the things you cannot control.

7 PRACTICE PREVENTION

Many accidents, illnesses, and common geriatric health care conditions are preventable. Get a yearly flu vaccine, wash your hands often, complete a home safety checklist, get your vision checked, take vitamin D and calcium, and stay active.

8 TAKE CHARGE OF YOUR HEALTH

The more patients participate in their own health care, the more satisfied they tend to be with their care. Think about the ways that your health can improve by changing your lifestyle, and make those changes. You are your own best advocate.

9 MAKE COMMUNITY CONNECTIONS

Community activities like volunteer work keep you healthier and less depressed. Join a committee, volunteer, take a trip with friends, visit your local senior center, or join a book club.

10 COMPLETE YOUR ADVANCE DIRECTIVE

Patient Self-Determination Act: Outline your health preferences and appoint somebody to make a decision for you when you are unable to by completing your Advance Directive.

SENIOR DISCOUNT DESTINATIONS

Regal Cinemas:
30% off

Great Clips:
\$3 off hair cuts (65+)

Papa John's:
25% off

Subway:
10% off (60+)

AMC Theaters:
Up to 30% off (55+)

Super 8 Hotels:
20% AARP discount

Outback Steakhouse:
15% AARP discount

Harris Teeter:
5% off Tuesdays (60+)

U.S. National Parks:
\$10 lifetime pass

Howard Johnson Hotels:
20% AARP discount

Denny's:
15% off

Kohl's:
15% off (60+)