

# NIRVANA

## NEWS & VIEWS



A Newsletter for the Residents of The Nirvana Condominium Associations 1, 2, 3, 4, 5. Inc.

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### Nirvana

Condominium Association, Inc.  
703 NE 63 Street  
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Monday-Friday ...8:00 AM - 5:00 PM



## GET AN INSURANCE CHECKUP

Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.



Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary. If your children have grown, you may find that you no longer need the same type of insurance that you had before. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you—you may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premiums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items.

Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.

# ASSISTED LIVING: QUESTIONS TO ASK

Choosing an assisted living facility for yourself or a loved one can be a challenge. This decision should be made by the person considering moving, family members, and his or her doctors. Be sure to take your time and visit as many facilities as possible. Once you've narrowed down your list, try to visit each facility more than once at different times of day, including mornings, evenings, and mealtimes. Before you begin your search, consider these questions to ask:

- What are the admission requirements?
- What services are offered?
- Is the facility licensed?
- How often is the facility assessed and monitored?
- How long has the facility been operating?
- What is the monthly cost?
- Are there any extra costs for additional services?
- Do they accept Medicare or Medicaid?
- How often are rates increased?

- Are there any restrictions on the type of patients they admit?
- Are there full-time physicians, registered nurses, and social workers on staff?
- Under what circumstances would a resident be forced to leave?
- How are complaints handled?
- What is done in medical emergencies and what emergency care is available?
- What security measures are in place?
- Are transportation services available?
- Are pets allowed?
- Are residents able to bring their own furniture?
- Are rooms shared or private?
- What types of meals are offered?
- What activities are available?






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## SHRIMP SCAMPI


Try this delicious meal to serve to your loved ones in February!

- 1 (8 oz) package angel hair pasta
- 1/2 cup butter
- 4 cloves minced garlic
- 1 pound shrimp, peeled & deveined
- 1 cup dry white wine
- 1/4 teaspoon ground black pepper
- 3/4 cup grated Parmesan cheese
- 1 tablespoon chopped fresh parsley



Bring a large pot of salted water to a boil. Stir in pasta and return pot to boil. Cook until al dente. Drain well. Melt butter in a large saucepan over medium heat. Stir in garlic and shrimp. Cook, stirring constantly, for 3 to 5 minutes. Stir in wine and pepper. Bring to a boil and cook for 30 seconds while stirring constantly. Mix shrimp with drained pasta in a serving bowl. Sprinkle with cheese and parsley. Serve immediately.

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