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**GET AN INSURANCE CHECKUP**

Want to save a little money? Take a hard look at your insurance coverage.

Experts recommend getting an insurance checkup once a year. You may find that your situation has changed and you need less, or more, insurance. Laws in your state may have changed or it may be time to get a new insurance company.



To make your insurance checkup easier, gather together the paperwork for all of your insurance coverage, including homeowners or renters insurance, life, auto, and any other type you may carry. This will help you compare costs vs. coverage.

**Some important questions to ask:**

- Am I eligible to discontinue PMI (private mortgage insurance) on my homeowners policy?
- Have any laws changed in my state requiring more or less coverage?
- Has my employer begun to offer more or less insurance, including disability, life, or supplemental insurance?
- Do I qualify for any additional discounts?
- Can I save money with a higher deductible?
- What is the best deal I can get on this type of coverage?

Once you've talked with your current agent and gotten a firm price on the insurance coverage you want, take the time to call around to other companies. You may be surprised at the savings you can find. If you do find a better deal elsewhere, it is easy to switch. Simply start up your coverage at the new company and then send a letter or fax to your original insurance agent stating when you would like your coverage discontinued. If there is remaining time on your policy, you will receive a refund of the amount you've already paid.

## DOG DAYS OF SUMMER

The term “dog days of summer” is one that most people are familiar with. But do you know what it means? Technically, the “dog days of summer” run from July 3 to August 11, and are associated with the hottest days of the season.

The dog reference has to do with the night sky. Sirius, the brightest star in the summer sky, is in the constellation called Canis Major, which means “big dog.” Ancient people living in the Mediterranean region believed that such a large star as Sirius generated heat, just as the sun does. During the days from early July to mid-August, Sirius is in conjunction with the sun. This means that it rises and sets, and is in alignment with, the sun. These ancient people thought that the heat from the sun was being joined by the heat from Sirius, causing much warmer days. They called this time of year the “dog days,” after the constellation Canis Major.



Folklore about these unique days continued into relatively modern times. You can probably still find some older folks who remember the old wives’ tale about fish losing their teeth during the “dog days of summer.” With no teeth, the fish developed sore gums and were unable to feed until the return of cooler weather. For these folks, this helped explain why fishing at their regular fishing holes was so poor during the late summer months.

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## Slow Cooker Butter Chicken

- 2 tbs butter
- 2 tbs vegetable oil
- 4 large skinless, boneless chicken thighs, cut into bite-sized pieces
- 1 onion, diced
- 3 cloves garlic, minced
- 1 (6 oz) can tomato paste
- 1 tbs curry paste
- 2 tsp curry powder
- 2 tsp tandoori masala
- 1 tsp garam masala
- 15 green cardamom pods
- 1 (14 oz) can coconut milk
- 1 cup low-fat plain yogurt
- salt to taste

Heat butter and oil in a large skillet over medium heat. Stir in chicken, onion, and garlic. Cook and stir until onion has



softened, about 10 minutes. Stir in tomato paste, curry paste, curry powder, tandoori masala, and garam masala until no lumps of tomato paste remain. Pour mixture into a slow cooker; stir in cardamom pods, coconut milk, and yogurt. Season with salt. Cook on high 4 to 6 hours (or on low 6 to 8 hours) until chicken is tender and sauce has reduced to desired consistency. Remove and discard cardamom pods before serving.



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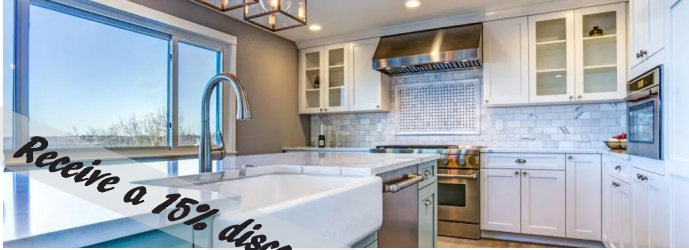
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