



Insider.



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Before you get too comfortable and decide to keep doing things the way you've always done them, get inspired and start achieving more today! Even simple things can make a difference and enhance your life. Whether the goals you seek are physical, mental, or money-related, here are four ways to start the year off right.

1. Schedule family time. Try setting up a schedule devoted only to your family. Maybe it's playing a game with the kids twice a week, having a date night, or going out to get ice cream. It's

something to look forward to and is a great way to find the time to work to live instead of live to work.

2. Write a not-to-do list. It might sound weird, but it can help you go from being busy to being productive. And yes, there's a difference. Distribute or avoid unnecessary tasks to be more productive and make time to improve your lifestyle.
3. Commit to fitness. For this to work, you need to have fun! Make exercise be more than just a chore. Research the best options to help you accomplish something specific like losing weight, building muscle, or trimming the fat. Call friends with similar workout or sports interests. When you stick with something, results are pretty much a sure thing.
4. Save money. Guaranteed. This is one so easy that you can check it off in minutes. The first of the year is a great time to sit down and take a good look at how you can put more money in your pocket. Quote online or call 1-800-CAR-INSURANCE to get the lowest price, guaranteed! And that's not all; we can also find you more savings on commercial, home, renters, motorcycle, and boat insurance.



After a year plagued by shortages, plant shutdowns, and skyrocketing car prices, what can we expect?

While industry experts say that you can still expect more of the same, being flexible with your options can help you see the bigger picture. As some consumers move into electric vehicles (EVs), you can expect to see more availability in the used car market. Plus, whether you decide to lease or buy, your vehicle will have more equity. Try looking at several brand options you may not have considered as an alternate way to avoid a significant sticker markup.

Remember, patience will be a crucial factor as insiders believe we are still months away from seeing production and pricing levels back to normal.



Ensuring your property is protected is not always the most straightforward thing to do. You want

to save money, but at the same time, you want to have quality coverage that satisfies your needs. And let's face it, most of us may not even really know what type of protection we have until something happens.

As home insurance experts for more than 40 years, here are a few things to know:

- Are you working from home? Speak with us to determine whether you need additional coverage to protect you while you work. If you're a full-time employee, you may be covered by your company's business liability insurance. Still, it's best to be sure before you need to file a claim. If you run your own business, talk to us to ensure your business-related property is covered.
- Do you rent your home like an Airbnb? Your standard homeowner's policy may not protect you if someone damages your property or gets hurt while staying in your home. We can help you find out if you need a policy for this type of coverage while still saving you money.
- Do you need an umbrella policy? An umbrella policy protects you when you're liable for injuries or property damage that exceeds the liability limits on your home insurance. It usually costs a lot less than you might think and can protect your assets if involved in a liability lawsuit.

Ready to re-evaluate your home insurance policy and options? Contact your local Estrella agent and start saving today!



Got your stopwatch handy? Good, because you have precisely 60 seconds to decipher the following 7 car make and model-name anagrams.

1. SANINS ORGUE
2. VECHY VALORISED
3. OTTOYA CYMAR
4. DONAH VICIC
5. STEAL MOYLED
6. UBURSA ROSTEFER
7. DUNHYAI SUNCOT

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