

## Improve Your Productivity

Struggling at work? Try these tips to get over the hump.

## Protecting Your Home's Value

Learn how home equity protection can safeguard your home's value in any market.

## Navigating Winter's Slippery Roads

Tips to keep your vehicle on the road in hazardous situations.

### LIFE

## 4 Tips to Maximize Your Productivity

No matter what your job is, everyone can experience an occasional slump in productivity during the day. However, these four tips can help you overcome that daily slump more quickly—or even eliminate it altogether:

1. If you are a procrastinator who always gets things done in the days before a deadline—even if it's assigned a month in advance—then start giving yourself shorter deadlines. Need something finished in two weeks? Give yourself a deadline of one week.
2. Always try and fit in those two-minute tasks whenever you can—whether it's checking email, cleaning your desktop or approving requests. Checking these two-minute tasks off of your to-do list will make it easier to start the next big assignment.
3. After working for a certain amount of time, give yourself a break. For example, if you've just been planning a training session for 90 minutes, allow yourself 10 minutes to recharge for the next 90 minutes of work.
4. Pay attention to the time of day when you can focus the most, and then schedule your most important tasks each day in that time slot.

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## Protecting Your Home's Value

The purchase of a home represents a substantial investment. Unfortunately, like many other investments, its value is contingent on outside factors. Your home's value is directly affected by the health of the housing market. If you need to sell during a downturn, you could see your home go for a much lower price than you paid. To help safeguard your investment, home equity protection takes the value of your home at the start of your policy and, when it comes time to sell, will cover the difference if market factors cause your home to lose value.

In recent history, the housing market has taken a significant hit, with no guarantee that the worst is over. While the market goes up and down naturally, you may not always have the option to wait for improved market conditions before selling. In situations like this, a down market can translate to a significant loss on the sale of your home.

You can't predict what the condition of the housing market will be when it comes time for you to sell. However, with home equity protection you can make sure your investment will hold its value even if you have to sell during the worst of times.

Home equity protection takes the current value of your house at the time when your policy starts and establishes it as the protected value. When you sell your house, if market factors cause its value to decline, you are eligible to file a claim under your home equity protection coverage.

When filing a claim, two requirements commonly apply:

1. Your home must sell for less than its protected value.
2. The average market value of local homes must have declined as reported by an independent home price index.

The final amount that you can recoup from a home equity protection claim is based on the difference between the protected value of your home and the percentage that the local home price index has declined.

Policies may have some exceptions that you need to be aware of. Commonly, a drop in market value due to acts of war or terrorism or localized disasters, such as flooding, hurricanes or earthquakes, may be excluded as triggers for claims against the policy. As always, it is important to review your policy with your broker to make sure you are getting the coverage that you need.

## Navigating Winter's Slippery Roads

Losing control of a car is undoubtedly one of the most frightening experiences behind the wheel. Unfortunately, it is a potential side effect when the temperatures drop and the roads get slick.

One of the most dangerous winter driving hazards is skidding, which, at high speeds, could result in a nasty crash. To prevent an unnecessary skid, slip or accident, consider the following accident prevention techniques.

- Slow down ahead of turns and curves in case there are hidden icy spots. When at a curve, apply power slightly to the gas and steer steadily. Do not change directions abruptly, and refrain from braking suddenly.
- Plan ahead for lane changes.
- Look out for ice patches and shady areas. These areas are skidding hazards.

If your car starts to skid, don't panic. Steer in the direction that the vehicle is sliding until you feel the wheels regain traction. Then, slowly straighten your wheels and keep rolling.

If you need to brake before your tires regain traction, apply the brake carefully so that you do not lock your wheels.



### IN THE KNOW

#### What Are Your 2015 Savings Goals?

This year, turn your financial focus toward improving your savings. In addition to your retirement account, experts recommend having three to six months of expenses saved in case of an emergency. Not quite there? Use these tips to start saving more:

- Put together a monthly budget, with income, bills and other expenses. Set a monthly savings goal and trim expenses as needed in order to hit that goal.
- Once your budget is set, pay yourself first. Have money automatically withdrawn from your checking account and put into your savings or an investment each month.
- Using coupons, choosing regular instead of premium gas, drinking tap water instead of bottled and comparison shopping are simple ways to spend less each month.
- When you get "free" money such as gifts, tax returns and bonuses, put it into your savings.
- If you're struggling to hit your spending and savings goals, revisit your budget to find other areas where you can cut expenses.