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March 2014 Newsletter

Protecting Your Pets for Life

You protect yourself and your loved ones with medical and life insurance. You protect your personal property with homeowners' and auto insurance. Why not protect your beloved pet with insurance customized specifically for them? If you own a dog or cat, it is inevitable that you will have to take them to a veterinarian. Like humans, your pet can get hurt or sick at any time without any warning. Just to give you an idea of how costly these vet bills can be... an ear infection in a dog can cost you around \$5,000 for treatment.



Pet health insurance policies can be compared to human health insurance policies. They include annual premiums, deductibles, co-pays and limit caps. The cost of coverage is generally based on the animal's age, health profile and the level of care the owner chooses to purchase. There may be exclusions for pre-existing conditions, and some will decline coverage to certain breeds such as German Shepherds and setters, which are prone to hereditary conditions such as hip dysplasia. For more information on pet insurance, click [here](#).

Target's Cyber Insurance Helps With Cyber Attack

Although reports of the massive data breach that occurred at the end of the holidays were horrible, Target shares have made huge gains after reassuring investors that their customers are now returning to Target locations in the U.S. It is safe to assume that the impact of a massive data breach may have been less severe than first anticipated. According to Chief Financial Officer John Mulligan, Target shares fell 11 percent when news broke out of the cyber attack; shares now have risen up 6.8 percent, which is their highest in about a month and a half. Even though Target warned investors that because of the attack their results in the first quarter and beyond will be diminished, its shares still rose, which surprised investors at how good the full-year outlook seemed to be. For more on this story, click [here](#).



Congratulations!



We are pleased to announce **Elizabeth Campos** as our \$200 Visa gift card winner! Thank you to everyone who participated and provided us with feedback. For those of you who indicated that you'd like to be contacted regarding other insurance products, we will begin contacting you within the next couple of weeks. Thanks again for the feedback! Click play on the video link to see our drawing!

Why You Should Be Working With a Tax Professional



March is National Nutrition Month

Give your plate a tastelift! - When it comes to choosing what to eat, nutrition is important but flavor is likely the true motivator and also the key to eating right, according to the Academy of Nutrition and Dietetics. This March, during National Nutrition Month, experiment with new flavors and flavor combinations in healthy meals and "Enjoy the Taste of Eating Right."



Legally, you have to file your taxes each year and it can be beneficial for you to hire a tax professional to ensure that your taxes are filed properly. We've compiled the top 5 reasons why you should hire a tax professional to help with your tax return. Click [here](#) for the full story.

"According to consumer research, taste tops nutrition as the main reason why consumers buy one food over another. The foods we most commonly eat are often those we enjoy the most," says registered dietitian and Academy spokesperson Joy Dubost. "So make taste a priority when preparing nutritious meals." Click [here](#) to read more.

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