Agents can help you meet your needs.

Confront life’s realities and detriments with good agents. They can help you ensure that your insurance products are right for you. A good insurance agent can provide valuable insight and knowledge about your financial goals. It’s not hard to find a good agent. In fact, good agents are key to buying the right product at a rate that’s right for you. They can help you understand your distinct lifestyle and how the coverage complements the things on the Institute’s list that signal an effective agent.

Good agents are out there. It’s not a matter of hiring a good agent, adds Perry, whose company has a nationwide career agent force. “However, consumers should carefully consider their choices to ensure a good fit and to get the maximum benefit from the relationship.”

The Insurance Information Institute notes that good agents are key to buying the right amount and type of insurance at a rate that’s right for your budget. Ask them the things on the Institute’s list that signal an effective agent.

Solid background. Your agent must be licensed by the state insurance department. Understanding—Your agent should ask the right questions to understand your personal situation, including your attitudes about risk, as well as personal situations that might impact decisions about your financial goals.

Easy to work with—The agent should explain, in terms you easily understand, issues, options and how the coverage complements your financial program. You should never feel pressured into making a decision, but instead, your agent should work with you until you’re ready to make a decision that’s right for you.

For more information, visit www.bankers.com and click “Senior Resources.”

Why am I using a new putter? Because the last one didn’t float too well.

—Craig Stadler

Everybody has two swings—a beautiful practice swing and the choked-up one with which they hit the ball. —Phyllis Diller

The Porsche Boxster’s mix of safety features makes for a great sporty ride.

• Does the car offer consistent and predictable handling, which they hit the ball. —Phyllis Diller

• Does the car have big disc brakes front and rear to provide short stopping distances?

• Does the car have a safety bar and a wind blocker to reduce wind noise?

• Are the seats comfortable, and will they hold you in place in tight turns?

Comfort Meets Style. Whether you’re driving cross-country or simply commuting to work, you want to minimize fatigue while traveling. This is where style makes its move from exterior to interior, with features that bring you comfort behind the wheel.

Among true sports cars, the Porsche Boxster and Boxster S are well-equipped with safety systems. Anti-lock brakes, traction and stability control, and a programmable Electronic Stability Control System (ESC), which takes over if a breakdown occurs, are key to making a car safe. The Boxster was ranked highest in the Compact Premium Sporty Car segment in the J.D. Power and Associates 2007 Initial Quality Study. To learn more, visit the Web site at www.provigil.com.

The reason the golf pro tells you to keep your head down is so you can’t see him laughing. —Eileen Howard-Dunn

Always throw your clubs ahead of you. That way you don’t have to waste energy going back to pick them up. —Tommy Bolt

It’s nice to have the opportunity to play for so much money, but it’s nicer to win. —Bobby Sheenan

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Take Preventing (medafinil) Tablets (C-IV) from Cephalon, Inc., the standard of treatment for excessive sleepiness associated with narcolepsy. Further information can be found at wwwProvigil.com or 1-800-896-5855.

Nickelodeon offers a program called the Let’s Just Play Go Healthy Challenge to help kids make their lives healthier. To date, more than 260,000 kids have pledged to “go healthy,” by registering on the Web site. For more information, visit www.nick.com/letjustplay.

According to the experts at HouseMaster, leaders in the home inspection industry, making the house appear occupied, even when away, can enhance home safety and reduce the risk of break-ins. Visit www.housemaster.com/homede

Victory is everything. You can spend the money, but you cannot spend the memories. —Ken Venturi

Eileen Howard-Dunn, vice president, CVS/pharmacy, said: “We introduced the PLAYSKOOL Baby Care line so that moms can have time to get everything, from their prescriptions to their baby care needs, all in one convenient and accessible place.” Learn more at www.cvs.com.

With its aggressive and performance-oriented styling, a new “crossover SUV” successfully combines vibrant design and innovative technology for the driver seeking both a fun and functional car. To learn more, visit www.nissanusa.com.

If you’re renovating or building a home, consider using environmentally friendly materials. CertainTeed’s DryRight insulation can be an easy and cost-effective way to conserve energy. Plus, the insulation helps guard against the moisture that can lead to damaging mold and mildew. Visit www.certainteed.com for more information.

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