



Newsletter Samples and Other Useful Information

The following samples are in this document

1. "Modern" 4 pages
2. "Modern" 4 pages – self-mailer edition
3. "Modern" 2 pages
4. "Modern" 2 pages – self-mailer edition

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News You Can Use

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5 Tasty Tips for Gourmet Meals on a Budget

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Cook Right: Learn how to make the most of the raw ingredients by braising, grilling, steaming, baking and cooking in a variety of ways to seal in flavor. If you use fresh ingredients, home-grown herbs and an affordable prime substitute, it's easy to eat well without sacrificing quality or flavor when you lock in flavor by using the proper cooking technique.

Embellish: Search for ways to add a touch of color or contrast to every meal to make it more appealing than ever.

Serve Hot: Restaurants know the secret to success is serving an item while it's hot because heat allows the fragrance of the food to enhance the entire dining experience. Remember, taste is highly dependent on smell, so if the food looks and smells good, it usually is perceived as tasting better too.

Are You Making Any of These Top 10 Insurance Blunders?

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Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

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How to Stay Optimistic on the Gloomiest of Days

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Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals. Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

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Quick Quiz

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Bill Fagerbakke, who played loveable dimwits in Coach (Dauber) and The Stand, currently plays what loveable but dumb cartoon character?

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If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation “Insurance Check-up” to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

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Can you identify these phobias?

(Answers below)

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- apeirophobia
- katagelophobia
- logizomechanophobia
- mnemophobia
- ombrophobia
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- phagophobia
- sinistrophobia
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- zelophobia

(Answers: garlic, infinity, ridicule, computers, memories, rain, property, swallowing, left-handedness, words, jealousy)

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Most parents dread the day their teens take to the road: high insurance rates combined with natural concern for your new driver do little to alleviate the suffering. Fortunately, you can reduce high insurance premiums while keeping the entire family safe with these rules for the road:

Ask about Good Grades and Other Discounts

Honor students and those who invest in driver education classes can instantly cut 10% to 20% from their annual premiums.

Consider Buying a Clunker Rather Than Loaning the Family Car

One of the main causes of increased car insurance is allowing your teen to

borrow the family car. Rather than risk the wreck of an expensive vehicle, carefully weigh the savings of buying a safe but inexpensive car for your teen instead. The independence and insurance savings often more than compensate for the initial outlay.

Calculate the Total Cost

Having a teen driver in the home impacts the family finances in more than one way: professionals and small business owners may be especially vulnerable to increased liability in the event your teen is involved in an accident.

Remember, even though your teen may not own a lot, it is a mistake to scrimp on liability coverage. Most lawsuits will

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Different cities, vehicles, and other demographic data impact auto insurance premiums. Always obtain quotes as part of the family plan and as a stand-alone policy to determine which is the best option.

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Reminders: Implement reminders to keep your day running smoothly and avoid procrastination. Available as a paid application, Milk Pro allows users to establish alerts, tasks, reminders and even geo-location features.

Weight In: Weightbot is a big help for those wanting to track their weight. Whether you made a New Year's resolution to shed a few pounds or simply need to train a little harder for your revised work-out, Weightbot tracks Body Mass Index (BMI), weight and other goals down to 1/10 of a pound.

Money Manager: Today it seems everyone needs to watch their money so bring your budget with you with Mint.com's money manager. It's free, easy and keeps track of your hard-earned cash.

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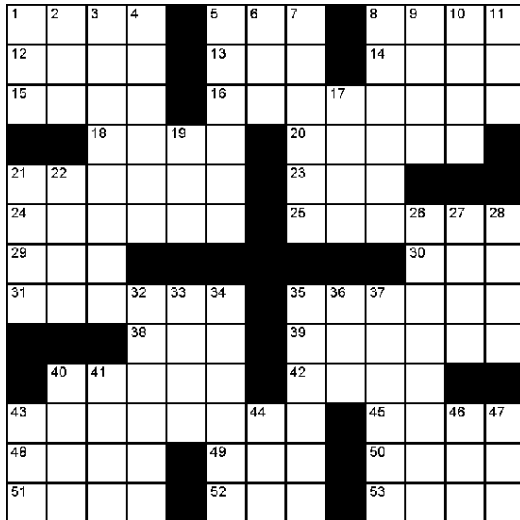
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NEWS YOU CAN USE

Your
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Insurance Crossword

Contact me for the solution!

Across

1. World domination board game
5. Golf goal
8. Pick up off the ground
12. Feed the poker kitty
13. Words before mode or carte
14. On the ocean
15. Filly's mom
16. Forget's opposite
18. 2007's "___ Movie"
20. Insurance seller
21. Protect against a 45 Across
23. Singer Henley or McLean
24. Put to rest, as a rumor
25. Wrong way to be led
29. The loneliest number
30. Impressed feeling
31. High places for pigeons
35. Like some patches (hyphenated)
38. Nutrition label stat.
39. Large paintings
40. Insurance filing after a 45 Across
42. Banana skin
43. Reason to use roadside assistance (2 words)
45. Event for which insurance is designed
48. Nude
49. Assist
50. Finger sound
51. Printing press needs
52. A Stoooge
53. Like an omelet

Down

1. Pickup truck model by Dodge
2. Once ___ blue moon (2 words)
3. Under pressure
4. ___ with the Joneses (2 words)
5. Wrapped package for shipping
6. Ginger ___
7. Hilton hotel rival
8. Complaint
9. Book's unique code (abbr.)
10. Podiatrist's specialty
11. ___ and feather
17. They may be inflated or bruised
19. Anger
21. Kelly Clarkson or Kalan Porter
22. Striped yellow pool ball
26. Skeddaddled (2 words)
27. G.I. no-show
28. Desires
32. Shreds, like cheese
33. Revise
34. Green Eggs and Ham character who is told "I do not like them"
35. Get in the way of
36. Regret
37. Threatening words
40. Feuding family
41. Prank or type of bird
43. X-Files agency
44. ___ de Janeiro
46. Droop
47. James Bond or Austin Powers

Crossword by Douglas R. Fink

Recipe: Weeknight Chicken Enchiladas

Serves 5

Ingredients

- 2 pounds shredded cooked chicken breast
- 3/4 pounds grated cheddar cheese
- 2 cups sour cream
- 1 pound processed cheese sauce such as Cheeze Whiz
- 10 white flour tortillas
- 1 jar mild tomato salsa

Directions

Preheat oven to 350 degrees.

In a bowl combine the shredded chicken, cheddar cheese and sour cream.

Place about 2 tablespoons of the chicken mixture down the center of each tortilla and roll.

Place the rolls into a rectangular baking dish and pour the melted cheese on top. Cover with foil and bake until hot, about 15 to 20 minutes.

Warm the salsa and pour on top of the enchiladas or serve on the side.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.

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This Month's Sudoku

		1	6		9			4
			8					
	7	3			4	2	8	
	9		3			7	6	
	8			9			1	
	5	4			6		9	
	3	9	4			6	5	
					3			
6			5		2	9		

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of investing or applying for a mortgage, please get in touch.

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Tips to Make Sure Your Most Valuable Things are Insured

Many homeowners assume their big-ticket items like jewelry and antiques are covered by a standard insurance policy. Unfortunately, that assumption is often wrong. Most standard homeowners insurance policies provide a cap or limit on luxury items, collectibles or other expensive belongings; usually \$2,000 to \$3,500. Above that level, it is necessary to obtain additional coverage typically in the form of a rider or endorsement. Protect all your property by following these simple steps.

- Make a list of all "big ticket" items – be sure to include gifts, inherited items or large purchases. Common examples include works of art, collections, electronics, cameras, computer systems and jewelry.
- If you have an appraisal, be sure to include it; otherwise, photographs, receipts and other items documenting the condition of the object(s) are helpful.
- Call your insurance agent for quotes. Ask about replacement coverage as well as limitations. For example, if the item is used for business, you may need a different policy than for items retained exclusively for personal use. Items such as jewelry or collectibles may require additional coverage depending upon geographic areas – for example, when traveling out of the country or when away at college, it may be necessary to obtain a temporary policy to ensure that full protection is in place.
- Do your homework. Ask your agent if the same provider insures big-ticket items and what would happen in the event of a claim.

Are You Making any of These Top 10 Insurance Blunders?

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When it comes to buying insurance, what you don't know can hurt you...and your family...for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Just call me at 555-555-5555 and I'll send it right out to you.

How to Stay Optimistic on the Gloomiest of Days

"When it comes to bad news, we've never had it so bad." That sentiment by Laurence Shorter, author of *The Optimist: One Man's Search for the Brighter Side of Life*, sums up the way most people are feeling given today's uncertain economic situation and foreboding future.

Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals.

Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

Count Your Blessings: That old advice your grandparents gave you really does work! They lived through world wars, economic turmoil and other hardships, so perhaps there really is something to be said about remaining grateful for what is going right rather than merely focusing on what is going wrong.

Do Something for Others: Those that give of themselves know it truly is more blessed to give than receive; somehow it tends to put things into perspective and allows us to become more open to the friendship of others.

Make Time for What Matters: Family, friends and the simple pleasures of life take on greater importance than ever when times are tough. Make the most of what life has to offer by setting aside quality time to spend with loved ones.

Take a Time-Out: Allow yourself to take personal time when you need it; whether you go for a walk or splurge on a little something special, remember that you are only human.

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Save Cash when Insuring Teen Drivers

Most parents dread the day their teens take to the road: high insurance rates combined with natural concern for your new driver do little to alleviate the suffering. Fortunately, you can reduce high insurance premiums while keeping the entire family safe with these rules for the road:

Ask about Good Grades and Other Discounts

Honor students and those who invest in driver education classes can instantly cut 10% to 20% from their annual premiums.

Consider Buying a Clunker Rather Than Loaning the Family Car

One of the main causes of increased car insurance is allowing your teen to borrow the family car. Rather than risk the wreck of an expensive vehicle, carefully weigh the savings of buying a safe but inexpensive car for your teen instead. The independence and insurance savings often more than compensate for the initial outlay.

Calculate the Total Cost

Having a teen driver in the home impacts the family finances in more than one way: professionals and small business owners may be especially vulnerable to increased liability in the event your teen is involved in an accident. Remember, even though your teen may not own a lot, it is a mistake to scrimp on liability coverage. Most lawsuits will not seek damages from the teen; they'll go after the family. Don't risk your family's financial future - increase the liability portion of your insurance prior to handing over the keys.

Go It Alone

Sometimes it makes more sense for teen drivers to go-it-alone and purchase an independent insurance policy, especially once they leave for college. Different cities, vehicles, and other demographic data impact auto insurance premiums. Always obtain quotes as part of the family plan and as a stand-alone policy to determine which is the best option.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 555-555-5555 to arrange an appointment for a no-fuss, professional consultation.

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