

### ***Take A Look***

#### **PRODUCT CORNER - CANCER Plans**

Recently, YIS has received inquiries concerning CANCER Insurance. Every year cancer affects more and more people and the cost of treatment continues to rise. More than 1.3 million new cancer cases are diagnosed each year. Few of us have not had contact with someone who has faced the fight with cancer. Cancer is the second leading cause of death of Americans. One of our Agents, Harold Scott, is a cancer survivor and had a cancer policy in place before he was diagnosed. The combination of new experimental drugs and procedures, plus the additional cash available through his cancer policy went a long way toward his recovery. Harold has been cancer free for two years! YIS represents one of the finest and most effective Supplemental Cancer Insurance policies available. For those who are under 74 years of age, you can own a cancer policy that pays cash above and beyond your medical coverage for less than \$300 a year (less for younger policy holders.)

Call us today and receive our easy to read brochure that explains the policy's various benefits. Our agents will explain how this plan fills the gaps that major medical does not provide for the fight against cancer recovery. Premiums are based on age and benefits are reduced for policy holders 60 years of age. Yet it's still an excellent value at a low cost!!! Call today @ 610-275-7923

### ***YIS Contest***

Steven Mitchell of Philadelphia has won last quarter's contest! Congratulations Steven!!!!

Last issues answers: *Caramels, Spain, Mounds Bar & True.* All clients who answered correctly were put in a drawing.

#### **This issue's questions are:**

- 1) What is the state dessert of Massachusetts?
- 2) How many hot dogs do Americans eat on the 4th of July?  
A) 1 million    B) 14 million  
C) 150 million    D) 260 million
- 3) What two astronauts first planted the US flag on the moon?

Call, fax or send us your answers and all correct answers will be put in a drawing for a \$25 gift certificate to one of the following: Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!

### ***Thoughts of the day***

*The grass might be greener on the other side of the fence but you still have to cut it!*

The best gift we can bestow on others is a good example.

*Life is not measured by the number of breaths we take, but by the moments that take our breath away.*

Money talks, but it usually only says "Good-Bye".

*A diet is what you keep putting off while you keep putting on!*

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#### **Riddle Answer:**

- 1) A See-Saw                      2) A Map

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### ***July 2009 Issue***

*Don't forget, if you would like to receive our newsletter through e-mail, instead of US Postal please let us know!*

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### ***From the desk of . . .***

#### **Dan & Antoinette Young**

Hello all! As always, we hope this newsletter finds you well.

Summer always comes and goes so fast, live it up while you can, but do it safely! For all of those beach goers, don't forget your sunscreen! During this humid weather, stay hydrated and remember bug spray if you spend a lot of time outside.

We hope everyone had a wonderful Fourth of July. All the rain and cool weather has made summer a bit dreary so far but I have to admit that we've enjoyed saving money by not having to run the air conditioners and our flowers have never looked better!

This issue we will catch you up a bit, talk about some interesting things and will bring you some helpful information. Remember, your feedback, ideas and newsletter tidbits are always welcomed and appreciated.

**!!!!!! DON'T FORGET !!!!!!!  
Next issue will be in OCTOBER!  
Be on the lookout for that issue!  
It will contain the bright yellow  
Medicare Prescription Sheet  
that we send out each year.**

If you would like us to look into the new plans for you for 2010, it is important you fill out the yellow sheet we send you in OCTOBER and get it back to us.

### ***What's New***

Young's Insurance Services, Inc. was asked to speak with and help train the "Apprise" volunteers on the wide variety of Medicare health options that are available to eligible recipients.

Apprise is a state health insurance assistance program which provides free counseling for people with Medicare in PA. This program is provided by the Department of the Aging.

We spoke to the Chester branch and found the experience quite productive. It actually went over so well that we've been asked to "take our show on the road" to other counties.

The request for us to give a presentation was a real "feather in our hat"! Our Brokerage has always strived to be more than just a place to purchase an insurance plan. We focus on education and the need for consumers to make an informed decision. We then follow it up with the best customer service that we can provide. The agency's goal has always been to assist the consumer by making them aware of all the options available and the companies that would best suit their needs. One size doesn't always fit all.

We feel proud that our years of effort and service have landed us in this position. Through our

assistance with Apprise counselors, we will continue to help spread the most current information available to us.

## Announcements

In and around the office . . .

Happy Birthday to you . . .

Happy Birthday to you . . .

Happy Birthday Dear—

Patricia Hickey, July 9th

Harold Scott, Sept. 27th

Happy Birthday to you!!!!

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As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out over the past few months. I know there are always a few that are missed on the list, however, it's not done intentionally. Please know that even if your name doesn't appear, it was simply an oversight and we are truly grateful.

Listed in no particular order:

Helen Forbes, Joanne Pauley, Blanche Bankert, Steven Stern, Al Camillo, Lynne Scammahorn, Marsha Silk, Phil Leever, Elinor Fitzpatric, Annette & Joseph Turchi, Betty Goehler, Bob & Betty Shire, Roy Mascio, Mel Ehly, Nancy Diaz, Florence Mano, John Snyder, Bob Gordon, Ellie Rogalis

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## Baby Boy Young is born!

Written by Antoinette

Our little Jake Ryan was born on Tuesday, May 5th at 11:20 pm, after 8 hours of anticipation by anxious family in the waiting room. He weighed 6lbs. 9oz., 19 and 1/2 inches long with a full head of dark brown hair, deep blue eyes and a very good appetite!

The long awaited moment came after a very difficult labor but all is well now. At 10 weeks old, he is already very alert, has a very strong grip, smiles a lot and recently laughed out loud for the first time! He's gained weight and now is over 10 pounds and has gotten 2 inches longer as well which has prompted the move out of newborn outfits already! His eyes are still

dark blue and we're waiting to see if they change color. He has the biggest smile and the cutest laugh, it just melts your heart.

Jake has blended so well with his big brothers Nick (age 20) and Tim (age 18). They have been a big help with the baby. This popular little man has been surrounded daily by family and friends visiting. Baby Jake will be a frequent visitor at our office so you are likely to hear him in the background once in a while!

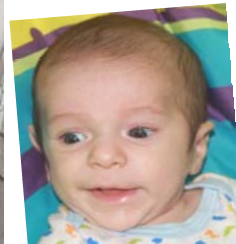
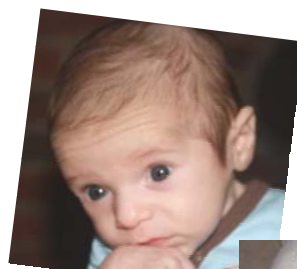
We would like to thank all of you who sent such adorable gifts, the many cards and all the calls we received to mark our life changing special event! Many of you stayed in contact with us throughout the whole pregnancy and we were touched by your thoughtfulness! We promise to keep you updated regularly. ☺

"The Young's" Left to right - Tim, Antoinette, Baby Jake Ryan, Dan and Nick on Jake's Baptism Day when he was 6 weeks old.



To mark the event, Jake's Grandfather and Golden Poet Award Winner Robert C. Angle shares a poem with us that he wrote for Jake titled "Jake's Sonnet"

*First blush began to break defenses down  
As melt down heart began to fill with joy,  
That little Babe tucked in my arms was found  
To be God's Love Disguised (dear little Boy).  
We speak of mountains, rivers, things on high  
Of how creation, creatures captivate,  
But heaven to earth they're angels bye and bye;  
Just manger one and soon you'll meditate:  
Their precious frame; their innocence so rare;  
The way they carousel each motion round,  
And let their eyes bespeak what's deep within;  
Yet, don't forget each stretch, each sound we hear:  
For soon God's Goodness quickly can be found . . .  
Baptized a Child of God all hearts he'll win.*



## Tips and Ideas

### Need help Paying Your Medicare Part B Premium?

The State of Pennsylvania will pay your Medicare Part B premium if your gross monthly income is less than **\$1,235!** Gross income includes your monthly Social Security check, and any wages you earn (you also need to include the \$96.40 currently being deducted from your Social Security check.) If that figure is less than \$1,235, the State of Pennsylvania will pay your Part B premium by adding it back into your Social Security check, and each month you'd be getting an extra \$96.40! Your resources, such as a bank account, can't exceed \$4,000.

For more information, call our office at 610-275-7923 and we will place you in contact the appropriate person.

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### Baby Food Savings!

Instead of buying expensive baby food, make your own! If you have fresh vegetables such as peas, green beans, or corn for dinner, run the leftovers through the blender, and then freeze individual servings in ice cube trays. When it comes time to feed the baby, simply pop out a cube of food, defrost, and you have instant food. This is a real time and money saver.

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### Laundry Tip

Wash in cold water whenever possible. Laundry detergents today work just as well in cold or hot. Running the water heater less saves quite a few pennies.

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**Headache?** We were told drinking 2 glasses of Gatorade can relieve *headache pain* almost immediately, without the unpleasant side effects caused by traditional pain relievers!

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**Splinter remover** - Pour a drop of Elmer's Glue All over the splinter. Let it dry and peel it off. The splinter should stick to the glue!

## Recipes

### Scotch Eggs

**yield:** Makes 4 Scotch eggs (serving 4)  
Can be prepared in 45 min. or less

- 1 1/4 pounds bulk country-style or herbed sausage
- 1 tsp crumbled dried sage
- 1/2 tsp dried thyme, crumbled
- 1/4 tsp cayenne
- 4 hard-boiled large eggs
- 1/2 cup all-purpose flour
- 2 raw large eggs, beaten lightly
- 1 cup fresh bread crumbs
- Vegetable oil for deep-frying the eggs

In a large bowl combine well the sausage, the sage, the thyme, and the cayenne, divide the mixture into 4 equal portions, and flatten each portion into a thin round. Enclose each hard-boiled egg completely in 1 of the sausage rounds, patting the sausage into place. Dredge the sausage-coated eggs in the flour, shaking off the excess, dip them in the raw eggs, letting the excess drip off, and roll them gently in the bread crumbs, coating them well. In a deep fryer heat 2 1/2 inches of the oil to 350°F. and in it fry the Scotch eggs, 2 at a time, turning them and transferring them to paper towels to drain with a slotted spoon as they are done, for 10 minutes.

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### Watermelon Icee

Number of Servings: 3  
Prep/Cook Time: 5 Minutes

- 2 cups watermelon, cubed, and seeded
- 4 large strawberries
- 1/2 cup guava juice
- 2 cups Ice

Place all ingredients listed in a blender. Blend until smooth and ice is completely crushed. Serve immediately or chill in the freezer for later use.

## Did you know . . .

### How long do I have to keep it?

This is a common question that nearly every client wonders about at some point during their clean-out process of paperwork.

*Bank Statements* - 6 years

*Birth Certificates* - Forever

*Canceled Checks* - 6 years (you can actually opt out of receiving them all together)

*Contracts* - Until updated

*Credit Card Account #'s* - Until updated

*Divorce papers* - Forever!

*Home purchase and improvement records* - As long as you own the property

*Household Inventory* - Until updated

*Insurance Papers* (life) - Forever

*Insurance Papers* (car, home, etc.) - Until updated

*Investment Records* - 6 years after tax deadline for year of sale

*Investment Certificates* - Until cashed or sold

*Loan Agreements* - Until updated

*Military Service Records* - Forever

*Real Estate Deeds* - As long as you own the property

*Receipts for major purchases* - Until sold or discarded

*Service Contracts & Warranties* - Until sold or discarded

*Social Security Cards* - Forever

*Tax Returns* - 6 years from filing date - unless unresolved

*Vehicle Titles* - Until sold or Discarded

*Will* - Until updated

## Riddle Me This . . .

1) It goes up, but at the same time goes down. Up toward the sky, and down toward the ground. It's present tense and past tense too, come for a ride, just me and you. What is it?

2) Where will you find roads without cars, forests without trees and cities without houses?