



YOUNG'S INSURANCE SERVICES, Inc.

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January 2010 Issue

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From the desk of . . .

Dan & Antoinette Young

A brief introduction ~ my husband Dan and I are the owners of Young's Insurance Services, Inc. through whom you purchased a health insurance product. With dedication and all the many extra work hours our wonderful group of agents and staff put in, we have added over 633 clients in the last 60 days. We would like to take a moment to introduce this newsletter and welcome all the new families to this complimentary mailing we send out quarterly. Our Brokerage Agency has been providing health and life insurance options as well as Medicare prescription plans and a variety of other products for over a decade now. We would like to thank you for your confidence in our company, our agents and the products we offer. We hope you enjoy this and all future newsletters that we send out to keep in touch with everyone. Now, we would like to say: **HAPPY NEW YEAR!**

Can you believe this year went so fast? We hope everyone had a healthy holiday season filled with new made memories, family and friends! We apologize that we did not have time to send out holiday cards, but please know all of us here at Young's wishes everyone the best not only for the season but for the upcoming year as well!

On a personal note, just a little re-cap, Dan & I had a baby, Jake Ryan,

8 months ago. Jake is our third son and was such a *wonderful* surprise for us! We also have two much older boys. Nick is our eldest son who is an agent here with us and has over twenty years on his little baby brother Jake! Our son Tim will graduate high school this year and hopes to play football in college.

I must say that although our holiday was beautiful and exciting, and we are *truly* gratefully for so much, it went all too quick and was overshadowed with several illnesses. While everyone fought through their sickness and eventually bounced back, it took it's toll on us—this year in particular.

The baby was up sick at nights for several weeks and then, during the day at work, insurance companies were dropping various plans on people which demanded our undivided attention along with the normal craziness of Medicare's prescription season - all while fighting off the flu ourselves. It was rough. Everyone expects colds in the winter and chaos during the holidays, but with all this, it was extra nuts!

Years ago, before Medicare started the Part D RX program, you would not have been able to find people who celebrated all the holidays as elaborately as we did. We used to host "Haunted Houses" on Halloween, make pies, desserts,

and pounds of the best whipped mashed potatoes with cheese for Thanksgiving, send out cards, host parties and decorate to the hilt for Christmas. Not anymore.

Unfortunately, we're so tied up with the Medicare program that our time is already spoken for. For us, the preparation begins in August each year. That's when we re-certify and re-license with many Prescription plan companies in preparation for the upcoming year.

Unlike other brokerages, we choose many companies to do this with so that we can offer more choices to our clients. Most other agencies choose only one. This process takes months for us to accomplish. Then the "Annual election" begins and takes us straight up to December 31st.

Again, it's not that we don't expect it, it just hit us a little harder not being able to do as much as we would have liked with it being the baby's 1st holiday season. Anyway, moving along ...

When speaking with so many of you recently, we were touched by those of you shared your thoughts on the newsletter and love it—even after all these years. The overwhelming request however was an issue with pictures of the baby. So, here it is, an expanded newsletter with more pictures included!

Before we go any further though, we would like to take a moment now to give a special "thanks" to everyone at our agency for all their efforts, hours and hard work that was put in to help get us through this tough time of year. The agents ran ragged seven days a week and everyone at the office put in more hours than we can count. That type of dedication is what Dan and I envisioned for this company from the start. Our Agency would not be where it is today if not for intense commitment of all who are involved.

Dan & I would also like to send out a "thank you" to those clients who were so patient with us during the rough

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weeks. Along with patience, many of our clients sent gifts, treats and cards to the agency, and the baby. Thank you for your kindness, recognition and confidence in us. It was a real bright spot this year!

As always, we hope you truly enjoy this "expanded" newsletter issue and pass our name to a friend!

What's New

The following topic and selected points have been gathered from various sources which we will list.

For or against, the discussion is going on everywhere— ***H.R.3962, the Affordable Health Care for America Act.*** The subject is causing much debate. The discussion concerning a single payer system or "Public Option" (***proposed health insurance plan which would be offered and run by the U.S. federal government***), force heated opinions to spill out not only in the media but also in the homes and workplaces of many Americans. The act passed the House of Representatives by a 220-215 vote back on November 7th and is now awaiting the Senate for approval. Among many other topics, this bill contains specific components which will directly affect families, seniors, workers and healthcare providers. The arguments for both sides are intense, however many people still do not know the main elements of this important act and the effect it will have. Taxes, healthcare, jobs and parts of Medicare could all be directly affected. While we can't possibly list all the points of the almost 2000 page, four Division bill here, we listed selected portions which might directly affect you the most. Below is a very, very abridged version of selected points in the act. Hopefully this will catch you up to speed while listening to the next debate.

Who is affected—***Uninsured, Small Business Owners and Retirees :***

Pros

- It provides temporary health insurance to those who are retired and/or uninsured with pre-existing medical conditions.
- It provides some protection against health insurance companies in limiting pre-existing condition exclusions and prohibits discrimination based on health status factors.
- Ends co-payments on Preventative Care.
- Allows children to remain on parents plan until age 27.
- Lets States enter into agreements to allow for the sale of insurance across state lines.
- Allows individuals to keep their COBRA health coverage until the Health Insurance Exchange is up and running.
- It expands Medicaid eligibility for low-income individuals and families.

Cons

- It imposes a surtax based on the adjusted gross income of 2.5% on individuals who do not purchase "acceptable health care coverage".
- The bill creates a new 5.4% "surtax" on individuals with income of more than \$500,000 and less than 1 million. This would mostly affect small business owners.
- An 8% payroll tax would be put on employers who fail to provide "acceptable" coverage to their employees.
- A family of four on CHIP making more than \$33,000 a year would have to take the new federal government program with higher out-of-pocket amounts.
- Health Savings Accounts would not be acceptable coverage.
- PA's Medicaid spending would increase by approximately \$2.2 billion over the next decade according to the National Conference of State Legislators.
- Individuals who do not comply and purchase health insurance could be subject to criminal penalties, fines

up to \$250,000 and up to 5 years imprisonment.

Who is affected—Retirees:

Pros

- It eliminates the coverage gap under Medicare Part D Prescription Drug Benefit Program over a period of years.
- Provides a 50% discount for brand-name drugs in the doughnut hole during the phase where the donut hole is closing.

Cons

- The bill will close the Medicare Part D "donut hole", but would probably have to raise Medicare Part B premiums by \$25 billion and Part D premiums by 20% to do so.

Who is affected—

Doctors and Hospitals:

Pros

- It expands Medicaid eligibility for low-income individuals and families creating more covered visits. It requires coverage of additional preventive services; and increases payments for primary care services.

Cons

- Hospitals can expect cuts according to American Hospital Association and would have to reduce services and staff or increase rates.
- The bill creates a new \$2 billion per year tax on medical devices used by doctors and other healthcare providers.

Sources: <http://americanaffairs.suite101.com>, <http://docs.house.gov>, www.opencongress.org, www.gerlach.house.gov, <http://dpc.senate.gov>, www.associatedcontent.com, www.dailykos.com

Take A Look

Here at Young's, we come across many helpful services and business in our line of work. Here are a few to "Take A Look" at:

Lori & Sweet William's Gift Shoppe Online Store Owned by Loretta Smith

My name is Lori and my niece Antoinette along with her husband Dan, own Young's Insurance where my son Robert Darnell works as an agent. I would like to thank them for allowing me to take a moment and tell you a bit about myself.

My wonderful husband Bill and I had the joy and privilege of owning a small but wonderful gift shop. He was with me through ten years of meeting the best customers and helping them celebrate their moments in life. He has since passed away and I remember my "best friend" every day. That is the reason his name is part of my company's name, Sweet "William."

In our previous shop we carried gowns, candy, gifts and children's special occasion clothing, invitations and much more. William and I enjoyed the thrill of people viewing and purchasing unique hand-made items for their special events. We also carried items from companies that were award winners, and small family run businesses that had pride in what they created.

I decided to move to the online e-commerce world so I could offer these wonderful, quality products to more people. The responses from business acquaintances, family and friends have given me the chance to pursue my online business in a wonderful direction.

I have maintained high standards in what I select to offer from highly sought after Beverly Clark items to unique hand made items from artisans around the world. I know that your event needs to be personal, special and within the budget. I strive to bring you all of these things. I welcome you to contact me with any questions and hope you have an enjoyable shopping experience.

We have so many products and add more weekly. The site has a very handy search bar and a map for your convenience, along with a hand selected affiliate program. We work with them to offer a "one stop"

shopping experience. The prices are competitive and the selected affiliates have excellent products and unique items. Some of the items carried: Wedding gifts and gowns, children's clothing, gifts, toys, flowers, candy, jewelry, gift baskets, men's sports and general gifts.

JUST FOR YOUNG'S INSURANCE CUSTOMERS—

Lori & Sweet William's Gift Shoppe is offering a **10% rebate discount** along with a chance to be entered in a **\$100.00 cash prize drawing** when you purchase any retail items on our **Main** site.

If you purchase something through any of the **Affiliate** companies on our site (right hand tab at the top of the webpage) you will still be entered in a drawing but for **\$50.00** cash, however, the 10% rebate would not apply.

You must send a confirmation e-mail to **LMS520@aol.com** to be entered in the drawings. Include your name, phone number, purchase order number and the code **YIS10** for the rebate and entry into the drawing.

This offer will end Feb. 28th, 2010. I will continue to offer specials for Young's Insurance clients on a periodic basis. Visit our website by logging into: **www.lswgiftshop.com** or **www.loriandsweetwilliamsgiftshop.com** -Best Regards, Lori Smith

Lisa's Cakes to Remember

Hello my name is Lisa Zollo, and I own "**Lisa's Cakes To Remember**". While I welcome many various job requests for a variety of baked goods, I specializes in custom designed cakes for any occasion such as Birthdays, Weddings, Anniversaries, Baby Showers, Wedding Showers, Children's Parties and Corporate events in the Trooper, PA and surrounding areas. All cakes are made with the finest ingredients available and taste as wonderful as they look! I've been making desserts, cakes and baked goods for over 14 years but

until two years ago, it was just occasionally. Now, it is my focus. Each order is special and every cake is a new unique challenge and joy to create.

My service is very personalized. I encourage you to have pictures from magazines, fabric swatches and of course your own ideas handy when discussing your cake design.

When we combine ingredients like your ideas, then adding a dash of experience, a pinch of imagination and creativity, the result is a unique cake as individual and special as your occasion!

So whether it's a traditional and elegant look you like or you're thinking outside the box, it will truly be your - "Cake To Remember." Visit my site at:

www.lisascakestoremember.com

Call (484) 437-8749 or Email me at

lisascakes@comcast.net

Mention YIS sent you for a **5% discount on orders under \$100, 10% over \$100!**

Announcements

Open Enrollment Period

From January 1—March 31st an individual may switch from a Medicare Advantage (MA) with prescriptions to a Medicare Supplement and a stand alone RX plan. If your current MA coverage does not contain prescriptions, you may still switch to a Supplement, however you may not purchase a drug plan at this point..

In and around the office . . .

Happy Birthday to you, Happy Birthday to you, Happy Birthday Dear: Dan, Antoinette, Sandy, Jim and Rob—Happy Birthday to you!

Dan Young, *Owner*, Feb. 6th

Antoinette Young, *Owner*, Feb. 5th

Sandy Young, *Office*, Feb. 4th

Jim Long, *Agent*, Feb. 26

Rob Darnell, *Agent*, Feb 9th

Baby Update!

From Dan & Antoinette Young

Our baby, Jake Ryan is now 8 months old and had a wonderful Christmas! He was more fascinated with the wrapping

paper than any of the toys! He can now sit up, pull himself to a standing position and is taking his first steps! He eats everything and loves to grab glasses right off your face! His hair has really filled in and his eyes are dark blue /green and has two teeth coming in! We'll keep you posted ~

Medicare Prescription Plan:

Thoughts to keep in mind . . .

Perhaps many clients may not realize this, but we offer to compare our client's prescription list each year simply, as a courtesy, at no charge. We heard from one of our clients that her pharmacists actually charged her \$50 per person last year to do the same thing!

Along with daily phone calls, appointments and normal office paperwork we run thousands of prescriptions during November 15th-December 31st. Then call and discuss options with each person. Doing this every year tends to be a bit strenuous on us not only in man hours and financially but also mentally. We try every year to hire additional help to assist us with the overload of calls and paperwork, but wow; we just can't predict how much that phone will ring! We usually put in 12-13 hours a day for 45 days and ended up having to return calls to clients up to 9pm. While no one complained about the late hour calls, we do apologize if this caused any inconvenience to anyone.

Whether someone went with a plan through us or not, we did our very best to extend our time both in person and on the phone as well as taking additional time to print and mail out applicable paperwork. Our agents also held informational seminars to shed light on the topic as well. So of course, if you do find value in our assistance we certainly hope you would sign up through us when at all possible instead of going direct through a company. There is no cost difference to you either way.

As it stands, it is recommended that every Medicare recipient should compare what is available each year themselves. Even if you own a computer or get a print-out from your drug store of what plans are available, the task of

choosing the right "fit" is an overwhelming situation for many people. Many people think if a plan is a low cost in monthly premium, it must be the best choice - not true! There are many factors you must consider when looking at the total annual out-of-pocket cost and plan choices. We take a variety of things into account when discussing options with you such as mail order options, step therapy, co-pays, generics etc. The best course of action can greatly differ from person to person.

That we know of, we are the only agency that reaches out and tries to contact our clients every year to offer assistance with this. We are the "creators" of the "yellow sheet" that we send out in every October's newsletter. If you ask your friends about the "yellow sheet", unless they're clients of Young's Insurance, they won't have a clue what you are talking about. Each year we discuss whether to continue this, but as of now we are and still will continue to try. We do however have a few favors to ask and things to keep in mind:

- We ONLY reach out via mail! While we would love to, we can't give a reminder call to everyone for reviewing their prescriptions. If you do not send the yellow review sheet back to us, we don't know you wish to review.

- We can't do in-home RX "Reviews" Unfortunately, as much as we would truly love to stop by and visit everyone in person to review your prescription plan—it's just not humanly possible. If we are **just reviewing** your current prescription plan, in most all cases, it will have to be done via phone / mail. We do offer in office consultations for this in certain situations, however we would ask for you to please call and book an appointment. We certainly do not want you to have to wait unnecessarily.

- PLEASE send in the filled out sheet even if there were no changes to your scripts. Companies can change their co-pays, formulary and deductibles, EACH YEAR! A few clients liked their plan last year and had no change in their medications so they didn't

bother to review thinking everything would just remain the same. Then they called us shocked that they now have a deductible or higher co-pays. Unfortunately, they can't make a change now.

- PLEASE DO NOT bother to send it back if you receive your prescriptions through another credible source such as VA, current work coverage, or a retirement plan and you *do not* plan on joining the Part D Program anyway.

- Please be patient with us! Many of our clients send back yellow sheets to us in October but remember, Medicare doesn't have all the updated companies' plans listed each year until November 15th. Then the sheets are placed in order of "date received" for call backs. This part can take us weeks to do. We understand how frustrating this can be for you each year and also know how the cost of your drugs can be a real burden, but we do our very best.

- REMEMBER, switching plans and using the payment by Social Security deduction can take up to **3 months** to reflect correctly on your statements. Even if you chose the coupon book payment option this year, you might still notice the old company deducting. It will eventually get reimbursed back to you.

- In many cases, you will NOT have your cards or coupons books by Jan. 1st. This is normal. Insurance companies across the nation are overloaded this time of year! If you don't get a card right away, remember, the coverage is still good and if you signed up for a plan through us, in most situations we can get a member number for you to use as temporary ID. If we can't and you have to purchase the prescriptions yourself, the company would reimburse the money spent out-of-pocket after deductibles and co-pays, if any. For your premium, if the coupon book is late, you can call the company direct to make a payment or make a double coupon payment in Feb.

- All that being said, from everyone here, we are glad to help and are grateful for your business, referrals and understanding! On that note . . .

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

Listed in no particular order:

Betty & Ron Evans, Mel Ehly, Mr. & Mrs. McQuaide, Ron & Joan Carpenter, Sally Flick, Joan Lappin, Kitty Torok, Gene Sweeney, Pat Wilbanks, Eleanor Wertz, Julian & Elaine Soltys, Albino & Veronica Roman, Naomi & Robert Satterwhite, Toby Blender, Joan Blum, Pat & Charlotte Colagrecio, Aliceann Colucci, Sabia Dellosa, Ernestina Dilello, Marjorie Dilsheimer, Helen Forbes, Bill Eliasson, Marsha Feldman, Gail Singer, Joe Reid, Steve & Florence Friedlander, Steve & Marlene, Kathy Bryan, Friedman, Marguerite Fries, Lois Glaser, Dorothy & Bill Davis, Mary Jane & Frank Godino, Sy & Joan Goldstein, Steve Gomberg, Warren & Elaine Goodharts, Nancy Diaz, Judy & David Greene, Doris & Ivan Grossman, Marcia & Bob Hyman, Don Simmons, Mr. & Mrs. Keyhani, Frank & Kate Kirk, Tracy Kosman, Karin Kramer, Maureen & Frank Marzella, Elaine Matt, Pat & Bob Moyer, Theresa Ott, Joanne Pauley, Sharon Rosenthal, Florence Samuels, Lynne & Keith Scammahorn, Bob Schulman, Linda & David Schwartz, Marcha & Eddie Silk, Irv & Sandee Silverstein, Arnold Skolnick, Harvey & Eileen Skolnick, Deena Utain, Charles Weiss, Anne Vossenber, Wayne & Fern Wayne, Shirley Wolfe, Steve Mitchell, Katrin Kramer, Florence Mano, Ellen McCabe, Judy Cosgrove, Peggy, Ron Borofsky, Landis, Kay Phillips, Renee Jensen, Kate & Allen Kirk, Maddie Zollo, Dawn Shearer, Bob Sandler, Ken Schreffler, Mary Sheldon, Anne Venezia, Anne Genuardi, Joanne Seipt, Barbara Kleinert, Elizabeth & Donald Ciotti, Joyce Konecny, Barbara Christensen, Martha Bradley, Katherine Tirpak, John & Vera Hubbard, Margaret

Szekely, Camille Rausch, Kay Phillips Stanley Breckley, Ann Alessandrini, Alice Dinoso, Robert Angle, Eileen Krause, Matt & Ann Levitt, Nick & Barbara Scintilla, Harriet Cove, Marlene Hall, Robert Gordon, Elaine Silverman, Pat Palatucci, Peggy Landis, Emelyn & James Ruggerio, Ann Waldman, Fay Hoffman, Don Remington, Rudy Bonaduce, Kathryn Doughty, Joyce Plotts, Marilyn Fischer, Lucille Doyle, Gail Gallagher, Orazio DeGrasi, Theresa Doorley, Ellen Weingartner, Charles Franzone, and Betty Hampton
THANK YOU ALL!!!!

Recipes

We give out various recipes each issue and would love your feedback! Feel free to drop us a note and let us know how they turned out!

Recipe by Robin Miller
Lasagna Rolls with Herbed Cheese

INGREDIENTS:

Cooking spray
12 lasagna noodles
1 cup soft herbed cheese (such as Boursin or Alouette)
½ cup shredded mozzarella
2 TBLS fresh basil, chopped
1½ cups prepared pasta sauce
¼ cup grated Parmesan

Preparation

1. Preheat oven to 375°F. Coat a shallow baking pan with cooking spray. Cook lasagna noodles according to package directions. Drain, set aside.
2. In a small bowl, combine the herbed cheese, mozzarella and basil. Mix well.
3. Arrange noodles on a flat surface. Spoon a thin layer (about ¼" thick) of cheese mixture onto each noodle. Starting on shorter side, roll up each noodle, secure with a wooden toothpick. Place the rolls side by side in a prepared pan. Pour sauce on top of each roll, sprinkle top with Parmesan.
4. Bake for about 20-25 minutes, or until cheese filling melts and top is golden brown. **Serves 4**



Did you know . . .

~ The human head contains 22 bones, consisting of the cranium and the facial bones.

~ Allied bomber pilots in World War I had little to fear from German rifle fire but that changed with the development of an anti-bomber canon called "Fliegerabwehrkanone". The pilots couldn't pronounce the German word and referred to it by the abbreviation F.L.A.K. Flak also became a metaphor for criticism...

~ Earth is not round; it is *slightly* pear-shaped. The North Pole radius is 44mm longer than the South Pole!

~ The first modern Olympic Games were held in Athens, Greece in 1896. There were 311 male but no female competitors.

~ Excavations from Egyptian tombs dating to 5,000 BC show that the ancient Egyptian kids played with toy hedgehogs.

Agents Corner

Some thoughts posted from a few of our agents:

From Rob Darnell

Hello Everyone, Another year has arrived. I hope everyone has a great 2010. I would like to thank all of my clients for trusting in me and sending their friends and family my way. It tells me that I must be doing a good job and all my hard work and effort has paid off.

The Prescription Drug Season is finally over. It has been one of the toughest yet. I thank all of my clients who sent in the yellow sheets. It makes it possible to get everyone done by the end of December. This and other plans dropping people kept us all incredibly busy. I will be looking

for those yellow sheets again come October, but for now a breather.

I know some of my clients have lost loved ones this past year. Again, I would like to say I am sorry for your loss. I have lost in the last couple of years my uncle, father and this past September my father-in-law. Even our cat Tigger passed away. So I know how some of you feel.

We have had some good news too though. We found a kitty (three days after Tigger passed away) under my car abandoned and crying. We took him in and he is our newest family member. His name is Misty. He is every bit as kind and gentle as Tigger was. We think Tigger sent him to us. I would like to thank my wife Joan also. During the busy season I am away for days at a time. She has always been supportive of everything I have done. I am glad while I was away, Misty kept her company.

Other thoughts, lets talk football! These are my picks for the upcoming playoff games. These games will probably be over by the time this newsletter goes out so it will be interesting to see how I did.

Jets/ San Diego - Jets are 5-2 against San Diego on the road, but they have been doing a wildcat formation for offense. Don't think it will work against the Chargers. I like the Chargers.

Dallas /Minnesota- OK, Dallas looked great against our Eagles. But Dallas has not been this deep in the playoffs in years. Although they are 4-1 in their last 5 games they are 1-5 against Minnesota. I like Minnesota.

Indianapolis/Baltimore- Colts have everything going their way in this one. Baltimore has lost 5 straight against them. Plus the colts are 13-1 in their last 14 games at home. Easy pick , I like Indianapolis.

Arizona/New Orleans- Anyone that watched that Cardinal/Green Bay game saw the Cards move the ball up and down the field at will, but so did

Green Bay. However, New Orleans is 7-3 in their last 10 against the Cards., but, New Orleans has not scored a lot of points at home. I think that will come into play against the Cards. I am going with the big upset. I like the Cardinals. Well that about wraps it up! Take care everyone and thanks again ... Rob

From Nick Young

Happy New Year! The first decade of the 21st century is now in the books. Ten years doesn't sound all that long, but it's enough time for some pretty significant changes in the world to have occurred and of course the insurance world is no different. Nonetheless we've made it through and even though this new decade looks to shake up this insurance business even more now, you can bet that I, along with the rest of Young's Insurance, will be here to guide you through it all!

Thanks so much to everyone who helped make 2009 such a big year for YIS. All of our numbers grew tremendously and mine were no different, so I owe a big thank you to anyone who took the time to sit down and talk about your insurance needs with me. It was wonderful to meet so many of you and I can't tell you enough how much I appreciate all your help in reaching my personal goals for the year. I should give a special thanks as well, to anyone who has told a friend or relative about me. The best advertisement for someone in my line of business is a personal recommendation from a trusted friend or family member. So the fact that so many of you passed my name along means that I must have done something right. I truly am very grateful for all your help this past year and look forward to an even busier 2010!

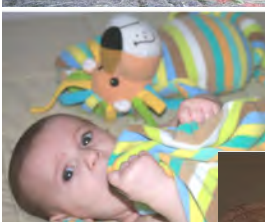


Jake raiding the candy bowl for Halloween! We couldn't say no to Spider-man!

Pictures of **Jake Ryan Young**, born 5/5/09, youngest son of **Dan & Antoinette**. Various shots over the past eight months. Thank you for your interest!

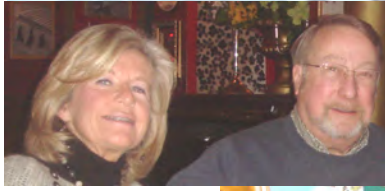


Whipped cream off Thanksgiving dessert and pancakes with syrup on Christmas morning!



< Agent Rob Darnell & wife Joan.

Agent Harold Scott & guest Jane. >



Jake's Mommy & YIS co-owner Antoinette and older brothers Tim & Agent Nick Young. >



< Agent Jim Long & wife Teri.

YIS Agency > Holiday Party

Starting top right to left
Tim, Rob, Nick, Dan,
Jim, Pat, Lydia,
Antoinette & Sandy
Missing from photo Harold



Owners Dan & Antoinette along with son Nick and Dan's mother Sandy.



Lydia & Tim ~ Jim & Teri along side of Agent Pat Hickey & husband Larry.



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Riddle Me This . . .

- What asks no questions but demands an answer?

- What word if pronounced right is wrong but if pronounced wrong is right?

- What belongs to you but, is used more by others?

YIS Contest

Dave Gallagher has won last quarter's contest! *Congratulations!*
The correct answers from last issue
Goose, Wendy's, Wichita, KS

This issue's questions are:

- 1.) What is a group of stars that, when seen from Earth, form a pattern?

- 2.) A region of space-time where nothing can escape, not even light— is called what?

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3.) What is the name of the first satellite sent into space?

Call, fax or send us your answers, 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 first "step" in reducing is away from the refrigerator.

A snowflake is one of nature's most fragile things, but look what many of them can do when they stick together!

Worry is like a rocking chair; it gives you something to do but doesn't get you anywhere.

A filing cabinet is where things get lost alphabetically.

True honor is acquired by nothing but good conduct.

Sometimes, it's the free things in life that one pays most for.

Laughter is the shortest distance between two people.

Too much attention to little things leaves too little time for big things.

Sympathy is never wasted except when you give it to yourself.

We need old friends to help us grow and new friends to help us stay young.

Riddle Answer:

- 1) A doorbell or telephone
- 2) The word WRONG
- 3) Your name