

YOUNG'S INSURANCE SERVICES

HEALTH * LTC * ANNUITIES * LIFE * RX PLANS

July Issue

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Dan & Antoinette Young

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Dan & Antoinette Young

Summer is here and almost gone it seems! The kids love being out of school and hanging out at the swimming pool when they can. Our air conditioners are getting a work out and we beat the crowds by taking an early vacation back in June as many of you know. We had a wonderful time in Cabo San Lucas, Mexico. With our heads cleared, we jumped back to work full steam ahead! Over the course of the next year or so we will be expanding Young's a bit. Lot's of new exciting things coming up which we'll keep you posted on as things progress. Here's hoping all of you have a wonderful relaxing summer!

Now, at the risk of sounding redundant - we would like to recap a very important detail from last quarters issue one more time – **We have a new office number: 610-275-7923**
Thanks for making a note of the change. Enjoy this issue!

So here we go, in our efforts to stay in touch, we're sending you the summer issue of our quarterly newsletter. In this issue you'll find some thoughts to ponder, interesting new information, fun factoids and ideas! We will try, throughout the year, to send updated issues and keep you informed of changes in the insurance market and related fields.

You all know we like to keep in touch so, if you have any information, comments or announcements that you would like to see included, please drop us a line and let us know!
Send it to:

Young's Insurance Services
Attn. NEWSLETTER
2950 Felton Rd. Suite 204
East Norriton, PA 19401

What's New

More dental plans popping up! Unlike the discount varieties, which have floated around in the market for a while, this would be actual insurance rubbing shoulders with plans like Cigna and Aetna. Seems like more and more dental and vision plans are being brought to the open market. Within the next 6 months we are expecting some options to present to you. They are predicted to be very affordable. Quick glances of the initial proposed plans seem to be fairly comprehensive as well. There will be family plans and individual ones available. We'll keep you posted . . .

Announcements

**In and around our office . . .
Congratulations Grads!**

Nick Young,

Eldest son of Dan & Antoinette
Nick is a graduate of Kennedy-Kenrick Catholic High School.

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(Nick Young Cont. from pg 1)

He successfully completed his four years with honors and special mention for being one of only a few students in his graduating class with an exemplary conduct record for all four consecutive years. His achievement was celebrated by his carrying the American Flag for his graduation class during the Baccalaureate Ceremony.

He participated in multiple school and athletic activities. Included in these activities were football where he held the position of wide receiver and corner and received his Varsity letters. His coaches commended him for his dedication, drive and team effort. He also was heavily involved in lacrosse where he was utilized as a mid-fielder scoring several goals and placing some hard hitting defensive blows! In his senior year, he kept additionally busy with his electives of business law, technology & marketing courses.

We are pleased to say Nick has chosen to leave his job at ACME and take a position here at the agency. We look forward to his internet experience and new marketing ideas! Nick will be alternating his time between the family business and attending Montgomery County Community College for his basic courses and education

credits. His classes will start this fall. While Nick is not certain of what college he will continue on with from there, he has shown an interest in several schools which have a strong focus on such categories as business law & accounting, investments and internet marketing. Of course, whichever road he ends up on in life, we wish him the best of luck in all of his endeavors! Make sure to so say "Hi" if he answers the phone!

Robby Gollnick

Son of Brad Gollnick and Lisa (Gollnick) Zollo

Robby is a graduate of Upper Merion High School and Central Montgomery County Area Vocational Technical School where he successfully completed courses in Culinary Arts. His creativity and drive earned him a position with the Restaurant School at Walnut Hill College where he will begin his classes in late fall. Robby has taken an active role in preparing for his future in the school by maintaining a position in his job at Baja Fresh in King of Prussia and whipping up dishes for family and friends when time allows. When asked about his future goals, Robby stated the dream of owning his own restaurant with his culinary creations plastered over the menu! We wish him all the best and look forward to reviewing his restaurant someday!

Oh . . . What a beautiful Baby! Looks like some Congratulations are in order ! ☺

One of our agents, Harold Scott, became a Grandfather yet again! Lougen Patrick Jones is the newest addition to his family tree and was welcomed into this great big world on 4/10/07. He was born at Bryn Mawr Hospital weighing in at 6lbs 10oz and 20 inches long! He is the second child to Carrie & Pat Jones of Collegeville. Lougen (*pronounced – Logan*) is a family name, the maiden name of Pat's recently deceased mother. This bundle of joy has been a beautiful addition for Harold and his family. As Harold says . . . "Lougen is the 11th grandchild of rising superstar agent Harold B. Scott of Young's Insurance Services! The birth of Lougen brings up the boy / girl ratio a bit, 8 girls, 3 boys, however, boys or girls they are all a blessing and much loved! Lougen is expected to be a regular walking partner along with sister Reilly on the Perkiomen Trail with me very soon!" All ours best goes out to Harold and his family!

Our Friendly Neighborhood Pharmacist had her baby!

Many of you in the Norristown / Plymouth Meeting area who frequented the WalMart Pharmacy on Germantown Pike have to remember one of

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(Baby Dhilan Cont. from pg 2)

the friendly pharmacists named Lina Patel. Well, Lina no longer works there but as everyone knows we love to stay in touch, so we thought you might want to know that she and husband Tim had their first baby - a boy named Dhilan. Born April 2, 2007 weighing in at 8 lbs 4oz and 21 inches long. He was born at Abington Memorial Hospital. Having seen him myself, I must say I have NEVER seen more hair on any baby's head in my whole life! He so cute and getting so big! He now weighs in at 16lbs. We all want to welcome baby Dhilan on his arrival and send a heartfelt congratulations to Lina and Tim!

Tips & Ideas

In our travels, we've heard about some wonderful - all natural - health tips. Here are some to try, read on . . .

1) Deodorize Food Containers with Newspaper!

Stuff a balled-up piece of newspaper into a plastic container, seal it and let it sit overnight. By morning the paper will have absorbed lingering food smells so they say!

2) Clean Wood Furniture . . .

Naturally! Take a batch of tea and let it cool to room temperature. Then use the tea and a soft cloth or mop to clean your wood. It will look

great! Also, if something sticky is on your wood, try a cotton ball with a drop of baby oil on it to gently wipe away goo without damaging the wood finish.

3) Shine those plants! Olive oil is a safe, all natural way to clean your household plants. It shines the leaves and helps the plant maintain moisture.

4) Stop the "drippy" summer Ice Cream Cone! Place a small marshmallow in the bottom of the cone before filling with ice cream.

5) Flour Baking Pans . . .

When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead and there won't be any white mess on the outside of the cake. This really comes in handy for chocolate cake!

6) Burnt Tongue: If you burn your tongue on something hot like coffee or soup, put a teaspoon of sugar on your tongue and hold your tongue against the roof of your mouth and let the sugar melt. This will keep your tongue from getting sore from the burn. We're not really sure why this works, but several people say it really does!

7) CD Scratches: To remove scratches on CD's rub a small amount of smooth peanut butter on the CD then wipe it away with a coffee filter.

Recipes

"Pecan Pie" Cupcakes

1 cup light brown sugar firmly packed
½ cup all purpose flour
½ cup chopped pecans
2/3 cup butter
2 eggs

Preheat oven to 350 degrees. Line cup cake pan with liners. Stir together sugar, flour and pecans in bowl. In a separate bowl beat eggs and butter until smooth. Mix in dry ingredients. Spoon batter into pan making each muffin cup 2/3 full. Bake 20-25 minutes.

Sangria with a Punch

Pour Sangria into a large punchbowl and fill half way. Chop up fresh fruit like pineapple, oranges, watermelon or any other fruit of choice into bite size pieces. Drop fruit into sangria then chill. Right before serving, scoop two or three tablespoons of Rainbow Sherbert in center of punchbowl on top of the fruit for a great looking summer punch!

Swiss 'N Chicken

4 cups chopped cooked chicken or turkey leftovers.
2 cups croutons
1 ½ cups shredded Swiss cheese
1 cup sliced celery
2/3 cup Miracle Whip Dressing
½ cup milk
¼ cup chopped onion

Preheat oven to 350 degrees then mix all ingredients. Spoon into 2 quart Casserole. Bake 40 minutes.

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(Recipes Continued from page 3)

Easy Pumpkin Roll

1 Box Pumpkin Cake mix. Spread into a jellyroll pan lined with a piece of powder sugar dusted wax paper. Make sure to extend wax paper out about 2 inches beyond edges of pan. Prepared and bake cake as directed on box.

Filling: *1 8oz package of cream cheese ¼ cup butter, 1 teaspoon vanilla, 1 cup confectioners sugar.* Mix well and leave sit aside covered on counter to keep it softened. When cake is done and still warm, dust top of cake with powdered sugar then place a piece of saran wrap across entire cake again making it extend larger than the pan. Hold together then flip pan over so that cake drops onto the saran wrap. Lift off pan and then gently peel wax paper off exposing cake. Gently spread filling over top of entire cake end to end. Lifting one end of the cake gently off the saran wrap, curl the cake over and slowly continue to roll evenly. When rolled to end, grab saran wrap and roll the cake up as if to wrap a hoagie. Refrigerate at least ½ hour. Remove, peel off saran wrap and slice into ½ inch slices. Sprinkle with cinammon.

Take a look:

Senseo Coffee by Antoinette Coffee Talk! While I know there is a timeless battle debating the pros and cons of the health

issues associated with daily coffee consumption, I must confess, I'm hooked. So in the many years of trial and error searching for the perfect cup of coffee, I think I'm on to something. Now just so you know, I have tried them all . . . automatic drip, stovetop and electric percolators, even instant. The truth is, out of those choices, I will choose a good cup of percolator prepared coffee every time. It's still a great choice for home use where everyone drinks the same type of coffee. However, at the office I was finding it increasingly difficult to accommodate everyone with specific coffee needs. *(At one point, I actually had three different pots going - one mild regular, one dark roast and one decaffeinated. I do aim to please!)* So in my quest to solve this problem I bought a **Senseo Coffee Machine**. The premise got my attention right away – single cups of coffee, any flavor or strength, prepared instantly! Sounded good but I've heard it before. These types of coffee makers have been around a little while, Dan and I never bought into the hype. We just figured it couldn't possibly be as hot or tasty as a good fresh brewed pot. After mulling over several brands, I caved and chose the expensive Senseo Machine. *(It was the picture of the frothy cup that did it, I'll admit)* Anyway, the concept is rather simple. Fill it with plain water. Place a little coffee "pod" any strength or flavor into the lid. *(These pods are like circular tea bags without the string.)* Turn on the

machine and watch hot, fresh, frothy coffee steam into your cup! Seeing is believing so Dan and I watched - low and behold it looked just like the picture on the box! The real test however was the taste. Well, let me just tell you - without going on and on - it was simply wonderful! We brought it into work and got everyone hooked. Now we can all enjoy the exact cup of coffee we want. They sell the pods in packets of 18, which does end costing more upfront than buying a can of coffee, however you are brewing per cup so in the long run we've saved by not wasting leftover pots of coffee that were unused and dumped. Of course the expense makes it hard to consider upfront but in the right situations it's definitely worth it in the long run. **My final thoughts:**
Pros: Provides hot, tasty, frothy, fresh coffee conveniently! This unit is very easy to use and doesn't really take up more room than any other type of coffee pot. It is simple to clean. If you like flavored or decaf coffee and no one else does, it allows you to enjoy a single cup without buying a whole can or bag and wasting unused portion.
Cons: Costly machine. Prices can vary depending on which store or online site you purchase it from. I've seen prices from \$65-\$80. Only other "con" if you will is that the water reservoir isn't very large and depending on the size of your coffee cup, refilling it with water seems constant. **All in all: 2 thumbs up!**

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Riddle Me This . . .

1) You want to build a stone wall around your 12'x20' garden. If the bricks are 6" high & 6" wide and 1' long, How many bricks will you need to make a wall 6" wide & 4' tall?

2) What is so fragile that when you say it's name you break it?

3) A clerk at a butcher shop who is 5'10" has 15" biceps & wears size 13 sneakers. What does he weigh?

(Answers on bottom of page)

Did You Know . . .

The Curse of William Penn

If you're from the Philly area - even if you're not a huge sports fan - you probably heard tell of the dreaded Philly curse, *a.k.a* the "Curse of Billy Penn". Maybe you weren't sure what it was, but odds are you've heard it mentioned. For those not familiar with the tale, the legend goes like this . . . back in 1894, city officials gathered and verbally agreed that City Hall would be the tallest building in Philadelphia. They spoke of how nothing should ever be built to overshadow City Hall. That was supposed to be the tallest building in the city's skyline. As the years passed the myth was thought to be silly and many dismissed the ridiculous notion of progress halting to pay respect to wishes of men long gone. So, in the early part of 1984,

the city finally decided to disobey these otherwise mythical orders. Three years later, construction finished on One Liberty Place, the first of a set of buildings to stand taller than William Penn's 37-foot sculpture atop City Hall. Since then not one of Philadelphia's four professional teams has won a title. Not the Eagles, Phillies, Sixers nor the Flyers. Now other cities, of which there are 11, with teams in each of the four major professional leagues has had dry spells too of course - but none as long and heart wrenching as ours. Many have pondered the reasons but one clear connection still jumps out "The Curse of Billy Penn"! *Well there could be hope!* In the works is plan for the new Comcast building which will stand taller than the other buildings in town. Finding a nice resting place atop the building will be a small statue of William Penn. The plan is to place a 25-inch tall statue of William Penn somewhere up there. Will this end the curse? That is yet to be seen. But let's ask ourselves, what could it hurt? History has a way of speaking to us. Maybe, finally we're ready to listen!

In the Spotlight

In our efforts to encourage business for our clients we wanted to take a minute and recommend a few services that might be of use to you!

Please tell them we sent you!

Maria L. Shields, MBA

Senior Financial Advisor

We met Maria through her parents who are clients of ours. We recommend considering the services she can provide. As an Ameriprise financial advisor she is able to help people meet their goals and plan out their financial future. Maria provides one-on-one, long-term service to her clientele and tailors plans to fit all needs and budgets through every stage of her client's life. She offers services including financial planning for retirement, education funding, wealth preservation strategies, investments, tax management and estate planning strategies. **610-992-2480 ext. 102**

Kenneth L. Lahner, CPA

Ken helps us with year round tax questions! He specializes in Small Business Consulting, Bookkeeping, Payroll and Tax Preparation. **610-239-6478**

John Bojazi - J&J Painting

John is a client of ours and his company, J&J, has provided quality residential painting services for over a decade. They take pride in their work, cleanliness, & professionalism. They communicate with customers to make sure service is provided to their satisfaction. For a FREE ESTIMATE call **610-239-1331**.

"Riddle Me This" answers:

1) A **stone** wall has no **bricks**

2) Silence 3) Meat page 5