



YOUNG'S INSURANCE SERVICES

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July 2008 Issue

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From the desk of . . .

Dan & Antoinette Young
Summer is here and due to the price of gas we find most people have been staying close to home. It's seems a good time to work on those long overdue home projects! With the heart of summer here we have enclosed some tips for staying healthy, fun summer recipes and some interesting topics to kick around with friends over some frozen drinks.

We want to thank everyone who have sent us referrals lately. Over the last few months, all of our agents here have received over forty referrals in total! With some local companies downsizing or closing, many were left without healthcare. Word of mouth is our best form of advertising. Your recommendations are appreciated! This issue there were just too many to thank individually so "thank you" to all who sent someone our way!

As you all know, we send this quarterly newsletter out to stay in touch, pass along information and share ideas.

So, here's the July issue from your friendly neighborhood Brokerage Agency! If anyone has any ideas, information, comments or announcements, just let us know! Send it to us at the address shown above.

Attn. Newsletter

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What's New

As of 6/1/08, a new dental plan will now be offered by AETNA in 4 states - PA among them! These new plans are available to ANYONE, any age, even if you have a health insurance *other* than AETNA. Of course, there are waiting periods, deductibles and maximum out of pocket amounts, however it's a nice little package, very comparable to other plans offered in the market (which are sparse). Prices for their two plans range and are offered to individuals, couples and families. Examples of **covered** expenses are *preventative care* (such as cleanings and x-rays), *basic care* (such as fillings, simple extractions and root canals) and *major services* (such as bridges, crowns and dentures).

What's not covered . . .

Things like TMJ treatments,

experimental procedures or replacement of dental appliances. There are two plan options, the "Dental PPO Plan" (base plan) and the "Dental PPO Plus Plan" (more complete coverage). Again, prices can vary according to age & zip but for the "Plus" plan, they can be as low as \$37.88 for someone *under* age 50 living in a 194- zip code and as high as \$121.27 for a family with the oldest applicant's age under age 50. For an individual *over* age 50, in the same zip code for example, you could get a monthly premium as low as \$50.63 or a couple's plan for \$96.20. For more information call us!

Take A Look

Senior Moments, Can we avoid them?

A goldfish has a memory span of three seconds. Some days, I feel like a goldfish. Truth is memory lapses or "senior moments" as they are humorously referred to happen to everyone, all ages. Some more frequently than others. Honestly, if you poll most parents, I'll bet they will admit their children have on average more "senior moments" than most seniors. (Of course, children choose to forget conveniently!) As we get older though, many people fear these little lapses as tell tale signs of the onset of dementia or Alzheimer's. While this may be true for some, recent studies show "forgetful moments" can happen for a variety of reasons and there are actually things we can do to aid our hard working, underappreciated brain. Scientists believe problems with memory can result in part from chemical changes as well as shrink-

age of brain cells. Here are a few simple tips to help your brain ward off mental decline! **Sounds silly, but EXERCISE your brain!** Mental stimulation builds neural pathways to keep you focused, sharp and alert. Learn a new language, take an art class, visit a museum, do a puzzle, read a book on a regular basis or even just play a fun game of Scrabble!

EXERCISE your body!

Aerobic exercise provides significant benefits to the brain by increasing blood flow and feeding it with oxygen. Something as simple as a daily brisk walk can be enough to help.

Reduce Stress and Take Full Deep Breaths!

Stress releases the hormone *cortisol*, which damages the hippocampus or "brain's memory center". Breathing in deeply and slowly exhaling several times in a row can reduce stress, pull in oxygen and help to clear you head.

Socialize and communicate!

A recent study at the University of Michigan shows social interaction improved memory and intellectual performance. Socializing introduces you to a variety topics and information, plus your brain goes into "aware" mode and consciously focuses on events around you. Socializing experiences bring oxygen to the brain through movement and laughter!

EAT UP! Antioxidants are known to increase communication between neurons and decrease oxidation of the brain. Eating fruits and vegetables will help along with B6 & B12. Leafy greens, eggs, meat, fish and fortified cereals will also aid your hard working brain.

So there we go, tips to "REMEMBER" so we don't end up like goldfish!

Does anyone else wonder how the heck a goldfish was even tested? Did they use little waterproof flash cards? Hmm.

Announcements

In and around our office . . .

We would like to take a moment to welcome Patricia Hickey to our agency. "Pat" comes to us from Aflac. Along with her eagerness, Pat brings an MBA with broad general management and sales experience (pharmaceutical and medical devices) and a fundamental understanding of the various healthcare market options. We are very excited to have Pat aboard with us here!



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Tips and Ideas

Senior Health

Along with the pretty flowers, swimming in the ocean, sand castles and all the other great things summer brings, it also brings dangers for the very young and the senior population in the form of health risks. Excessive heat that we can experience during the summer months can cause things like dizziness, breathing problems and most seriously, heat stroke. Please be aware of this and pay attention to your own body's needs.

There are precautions we should all observe, but this is especially true for children and the elderly. Pay special attention to your water consumption. If you are the child

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of an elderly parent who lives on their own, be sure to check in on them frequently.

Here are some tips to keep in mind for the summer months:

* If you are a senior living alone be sure to keep cool with air conditioners especially if you have heart disease. If you don't have air conditioning, head to your local senior center, malls, libraries, movie theaters or places of worship as they are usually air conditioned and comfortable.

* Cool baths or showers can provide relief. Ice bags and wet towels are also helpful.

* Beware of dehydration; drink plenty of water even if you don't feel thirsty.

* Curtail physical activity during extremely hot weather. Activity adds to heart strain.

* Avoid heavy meals and alcohol. Alcohol acts as a diuretic, causing your body to lose water. Limit salt use.

* Wear loose fitting clothing. Don't forget to wear a hat or carry an umbrella to protect your head and neck when you are outdoors.

* Take the heat seriously! Dizziness, rapid heartbeat, diarrhea, nausea, headache, chest pain, mental changes, or breathing problems are warning signs that you should seek medical attention.

* Pay attention to your body's signals in the heat and have a safe and enjoyable summer.

SUPERFOODS

Want to loose a few pounds, lower cholesterol and generally feel good? Superfood diets may be a way to meet your goals! There has been much talk recently about "core" foods such as beans, blueberries, broccoli, oats, oranges, pumpkin, salmon, soy, spinach, tea (black or green), tomatoes, turkey, walnuts and yogurt. Also, a small berry called Acai (pronounced "ah-sigh-ee") as well as grain called Quinoa (pronounced "KEEN-wah"). Even such foods as wheat germ, curry, ginger and cinnamon have been added to the list healthy super food list. Of course our favorite one - dark chocolate! While each of these listed foods are said to assist you meet your health goals in a variety of ways from lowering blood sugar to combating cancer, the bottom line is that including these foods into your diet on a regular basis will give you more energy and help you live a healthier lifestyle!

Craft Tip: From saved Christmas, birthday or any other greeting cards you receive you can create beautiful bookmarks! Cut strips from the picture part of the card that are approximately 1 ½" wide by 6" long. Laminate them for sturdiness. You can have them done at Eagleville Minute Man Press too! For added effect you can punch a hole in the top and thread yarn or ribbon through it to form a tassel. They make great gifts!

Kitchen Tip:

Grease your spoon or measuring cup before using syrup, molasses or honey. The sticky substance will drip right off! #

Recipes

Lemon Bow Tie Pasta

12 oz cooked and drained
Bow Tie pasta
12 oz Lemon Yogurt
1/3 cup Mayonnaise
3 Tblsp chopped fresh mint
1 bunch green onion
3 cups seedless red grapes
1 ½ tsp salt
1 tsp pepper

In a bowl, mix together all ingredients except pasta, stir thoroughly. Then toss in pasta and mix until well blended. Refrigerate and serve chilled. You can also add cooked, cubed chicken, turkey or ham if desired. #

Banana Parfait

1 jar (approx 1 ½ cups) of
caramel sauce
2 Tblsp Rum (can sub. 1 tsp
vanilla or Rum flavor w/ 1 ½
Tblsp water)
¼ tsp cinnamon
4 medium bananas
(ripe but firm)
Vanilla or Butter Pecan
ice cream

In a large skillet over med-high heat, combine caramel sauce, rum, (or flavor) & cinnamon. Cut bananas in half lengthwise and then in half crosswise. Add to skillet & heat through. Spoon into dessert dishes, top with a scoop of ice cream and spoon warm sauce over top. *Note:* You can replace the bananas with any fruit such as peaches, pears or apples.

Riddle Me This . .

What can run, but never walks,
Has a mouth, but never talks,
Has a head but never weeps,
And has a bed, but never
sleeps? (Answer on back page)

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Thoughts on aging

- * I'm not aging, I just need replanting.
- * By the time you find greener pastures, you can't climb the fence.
- * You know you're getting older when you stop to think and forget to start again.
- * Be nice to your kids, they will choose your nursing home!

Riddle Me This *Answer : A River*

Did you know . . .

One of our clients, Helen Fulton from Bridgeport, passed on some information you might find helpful if you currently use Humana's Medicare RX mail order company called Right Source. She found that for mail order, if your Dr. faxes the RX to them at 1-800-379-7617, #

you'll receive your RX much quicker than sending the script through the mail. She mentioned the Dr. must include your date of birth and Humana ID. Give it a try! Thanks Helen.

In The Spotlight

We're taking a moment to promote some clients who provide services you might find useful!

- * Tax related or payroll issues? Ken Lahner is our friendly neighborhood CPA, located in our office complex downstairs, Suite 103. You can reach him at 610-239-6478. Tell him we sent you for a discount!
- * Need alterations, sweatshirts designed, crafts, or embroidery work? Call our client, Edith Cloud at 610-631-2558 and let her know we sent you!

YIS Contest

Fay Hoffman from Lansdale has won last quarter's contest! Congratulations Fay!!!!

This issue's questions are:

- * *Who* sang the 1954 hit "Mambo Italiano"?
- * *What* was Ernie Ford's nickname?
- * *Who* had four top 10 songs of 1956 according to bill board magazine?
- * *What* Jazz singer was called the "Velvet Fog"?

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!