



YOUNG'S INSURANCE SERVICES, Inc.

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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 either from us or one of our helpful agents. 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 close to fifteen years.

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. ~

Come on sunshine! I think everyone is ready to give up the cold weather now. I know we are. We had a week or two of warm weather to tease us and then it went back to cooler days. Wouldn't it be nice if we could put in our order, "Yes, I'll take 30 sunny days at 75 degrees with a slight breeze please!" If only . . .

The big news around here is a trip several of us at the office are taking to Paris. A few of us are also then extending our trip to visit Rome. This is all new to us! We had to figure out where to go, how to travel once we are there, places to stay etc. Luckily, we found out that apartments are less expensive than hotels for a stay.

We also found out all types of interesting tips such as—bring a retractable clothes line, (because they don't use dryers in Europe, just washing machines) Stay towards the "Latin Quarter" in Paris, get used to staying up late for dinner, make sure you clarify prices "per person" with the taxi drivers. Other interesting tips were to mark down any allergies on flash cards in French and Italian. Don't eat at American places because the food isn't as "authentic" and is usually priced higher with smaller portions. All wonderful information! Now we are asking for *your* help! Do you have any other tips or advise for us? Is there any "must see, must do" plans other than the main

attractions that most tourists hit? Maybe a favorite little café, restaurant or a local town to shop? We welcome your thoughts! We're not sure if this newsletter will get printed and out to our clients before we leave on the 27th but we thought we would ask. Plus, we'll be in touch with the office while we are gone so you can let the girls know and they can email your tips to us. Another little tidbit is that our "baby Jake" will be turning 2 years old while we are away—the day we arrive in Rome from Paris to be exact. So, if anyone has thoughts on how to celebrate his special little day while we are away, let us know!

What's New

Young's Insurance now has a Fitness Center Deal! Our son Tim works in the East Norriton **Retro Fitness**. We have worked with them in order to present our clients with a membership deal!

We realize that many health insurance plans never had or no longer offer the option for a gym membership discount. With that in mind, we have an offer to present. It does not matter what insurance you have nor what your age is. You just have to be an active client with a current product at Young's. Keep in mind that the proposal we have is for a specific gym—**Retro Fitness ONLY**. It is a wonderful new option for Young's clients.

The deal would include a special reduced pricing fee of only a \$19.99 enrollment fee and just \$19.99 a month plus one complimentary personal training session. (cont. pg 2)

While you must sign up at the East Norriton facility to get the package deal, you may use any Retro Fitness Center with your membership card. Retro benefits include:

- Over 16,000 square foot facility
- So Much Equipment You Will Never Have to Wait Again!!
- Tons of Cardio with LCD Screens
- **Personal Training**
- **30-Minute Fitness Classes**
- Sweat off the calories while enjoying your favorite movies in our

RetroRoom Theatre

- Full Service Men's & Women's Locker Rooms with Showers
- Totally Awesome **Retro Blends**

Juice Bar

- **Childcare Available**
- **Tanning Available**
- **NO LONG TERM COMMITMENTS**

If you would like to participate, please call Young's office at 610-275-7923 and ask for the "YOUNG'S / RETRO Certificate"!

Also, as an additional perk for signing up through Young's at the East Norriton Center, you will be eligible for a free Retro gift (up to a value of \$5) billed under Young's account to put towards a Smoothie, Retro Towel or other merchandise! Here is the location:

Norriton Square/Shop Rite Shopping Center
57 E. Germantown Pike
East Norriton, PA 19401
484-681-4370
www.retrofitness.net

Take A Look

Onesole Women's Shoes

Written by Antoinette

Imagine owning a comfortable pair of open back slip on shoes that you can change to fit any color or style outfit that you are wearing! I FOUND JUST THAT!!! While they are certainly not a replacement for sneakers in any way, they are comfortable and really provide a wonderful alternative to buying several different pair or summer sandals, slip on dress shoes or clogs. They are wonderful to travel with as well if you can wear and walk in open backed shoes.

The way that they work is so simple, yet so creative. You buy a base "sole" style and color. They range in heel shape and height from 1" flats, 2" wedges, 3, 4 or 5" heels and more, in various styles. The bases come in white, tan, cork or black colors.

Again, you choose a base in your shoe size, picking the appropriate shape and height of the heel, then from there, you pick the "tops" you want. Each base "sole" purchase entitles you to 3 free "tops" which then simply "snap" on to the base! One of the three tops come standard in solid black and then you may pick 2 additional colors, styles or patterns!

I am bringing ONE black wedge style walking "base sole" with me on vacation and then also taking about 10 "snap on tops" in various colors and patterns to match my outfits and dresses. It will take up barely any room in my luggage but provide me with essentially 10 different pair of shoes!

They are very soft and comfortable bases and the snap on tops are made of stretch neoprene which nicely mold around any foot shape, regular wide or narrow. There are no options for men's footwear yet but they do have styles available for younger girls and college ages. There are many more options than I am discussing here so if you have an opportunity, check them out online at Onesole.com.

One of our clients, Lori Smith, is a Onesole distributor and will offer a 10% discount on your purchase if you place the order through her gift shop. Tell her Young's sent you! Simply figure out what you want to order on the Onesole site then contact Lori through her website at lswgiftshop.com for the discount!

Announcements

In and around the office . . .

Just a reminder, please call to notify our office if you have an address and phone number change, or if you wish to make any changes directly affecting your policy. Also, please remember, in the event of someone's passing, to contact our office and provide a death certificate to stop the policy and have any monies due refunded.

Baby / Toddler Updates!

From the owners Antoinette & Dan Young

I know, I know, for many clients this is OLD news being repeated. Forgive us ...

For the many new clients who don't know, we have toddler named Jake Ryan who will turn 2 years old May 5th. Normally, this would be sweet but not overly shocking or noteworthy news.

However, when I was pregnant with Jake almost two years ago, it was greatly talked about because he was SUCH a surprise. Our two "much older" sons came almost two decades prior! What a gap!

This created quite a stir in our family, the office and with our clients. We've tried to keep everyone posted on his progress. The amount of support and interest has been very appreciated.

Jake is so active now, more than ever! Everything around him is a new discovery worthy of interest and fascination. He speaks in short comments and has quite a list of words under his belt. Aside from peanut and egg allergies which we must be mindful of, he eats everything. He has quite an appetite! Jake is pushing 30 lbs now and still has curly hair. His light brown somewhat hazel eyes are getting a bit darker.

We've moved him into a toddler bed. His favorite show besides Sesame Street has been all the "Toy Story" movies so we went with the "Toy Story" theme for his room now. He just loves it!

Jake is SO attached to our goofy dogs that despite his asthma and allergy to them, we've decided to keep them instead of finding them homes elsewhere. Along with some low dose maintenance allergy medication, we found a wonderful air filter (IQ Air) that has taken all his symptoms away. This was no easy job either. We had tried several smaller store bought versions of purifiers and filters but our dogs shed a lot. The IQ Air filter is expensive, quite large and a bit loud but it's been worth it to us. We are so pleased with the relief it has brought to Jake and the reduction of dust in the house. For all of you who did try and help us find homes for the dogs, thank you but we will try to make it work for now.

Overall, he's doing so well. Hopefully, he'll enjoy his European trip despite the adjusted sleep schedule. We know he won't have real memories of being there
(cont. pg 3)

but we'll take lots of photos for him. Thank you all for your interest in the little guy!

As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out over the past few months. Please forgive us if you don't see your name below, this isn't a complete list of everyone however the heartfelt message is the same, thank you!

Helen (Charlotte) Vollroth, Donna & Michael Cerato, Mr. Serata, Janet Robinson, Charlotte McLaughlin, Rosalie Powel, Sal Testa, Bill Lorenz, Pat Sinisi, Linda Anderson, Felix Cagliola, Barbara Wagner, Maryellen Duncan, Vera Hubbard, Catherine Torok, Alisse Keinath, Howard Becker, Janice Walfish, Dot Hunter, James & Emelyn Ruggerio, Nina Connor Kelsey, Charles Brown, Maria Lombardo, Timmie Hill and Mary McGrath

Truly, again, **THANK YOU ALL!!!!**

Just a reminder—Young's OFFICE hours (NOT appointment times) will run 9am to 3pm, Mon-Fri. starting May 16th during our slower season.

Recipes

Baked Eggs and Ham Recipe

Ingredients

1/4 cup seasoned croutons
2 tablespoons chopped fully cooked ham
1 tablespoon butter, melted
2 eggs
1 tablespoon shredded cheddar cheese
Fresh fruit, optional

Directions

In a greased shallow 2-cup baking dish, toss the croutons, ham and butter. Break the eggs carefully on top. Sprinkle with cheese. Bake, uncovered, at 350° for 15-18 minutes or until eggs reach desired doneness. Serve with fresh fruit on the side if desired. **Yield:** 1 serving.

Pink Lemonade Slushy

Ingredients

1 cup freshly squeezed lemon juice
(5 to 6 lemons)
1/2 to 3/4 cup superfine sugar, to taste
1 cup crushed ice

4 cups water
2 teaspoons grenadine
6 maraschino cherries

Directions

Place the lemon juice, sugar, ice, water, and grenadine in a blender and process until completely smooth. Place a cherry in the bottom of 6 glasses and pour the lemon juice mixture in the glass. Serve

Household Tips

Some all natural alternatives:

- *Rub Vick's Vaporub® on your pants and legs to ward off ticks.
- *Dab lavender oil on your pulse points; it smells great on you but repels insects.
- *Fresh eggs are rough and chalky. They will sink and stay horizontal on the bottom of a glass of water. The egg-white is viscous and close around the plump yolk. Old eggs are smooth and shiny. They will float in a glass of water. The egg-white is watery and the yolk is flat in an egg roughly 3 weeks old.

Did you know...

- Did you know that cows do not have upper front teeth?
- Did you know that over 5 billion crayons are created every year?
- Did you know that humans blink 15,000 times per day?
- Did you know that 1 in every 10 people in the world live on an island?

Agents Corner

A few of the agents have vacations scheduled. Below we are posting are the dates we know of so far.

Dan, Antoinette & Nick Young
Will be out of the office from 4/26/11—5/13/11.

James Long out from 4/26/11—5/11/11

Rob Darnell out on 4/26/11—5/2/11 & also 8/4/11—8/21/11

*Please note that **the office WILL be open** during these dates if you have any questions. The office staff will be more than happy to provide any assistance or information that you may need while we are away.*

Riddle Me This...

- What do you call a baby monkey?
- What do you call a zipper on a banana?
- What month has 28 days?
- What has been around for a million years, but is no more than a month old?
- What fastens two people but only touches one?

YIS Contest

Lucille Pesini (*Antoinette's client*), East Norriton, PA has won last quarter's YIS newsletter contest!
Congratulations!

The correct answers from last issue

- 1) Fauntleroy
- 2) For the Elvis question, we accepted several answers sited from various sources, Shake, Rattle & Roll, Flip Flop, I got a women, Blue Suede Shoes & Heartbreak Hotel.
If you had at least two of any of the above songs, you were placed in the drawing!
- 3) Superman

This issue's Trivia questions are:

- 1) Prior to his death in 1999, John F. Kennedy, Jr. founded what politically-themed magazine?
- 2) What problem did Leonardo da Vinci, Winston Churchill, Albert Einstein, Thomas Edison and General George Patton all have in common?



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3) What California City did the last Pony Express ride end in?

4) Who was the only bachelor president of the U.S.?

5) Who was the first U.S. president to adopt the informal version of his first name?

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...

"Being deeply loved by someone gives you strength, while loving someone deeply gives you courage." **Lao Tzu**

"Believe you can and you're halfway there."

Theodore Roosevelt

"Experience is one thing you can't get for nothing." **Oscar Wilde**

"Lost time is never found again."
Benjamin Franklin

"I have great faith in fools-- self-confidence my friends call it."
Edgar Allan Poe

"A life spent making mistakes is not only more honorable but more useful than a life spent doing nothing."
George Bernard Shaw

"Human beings are the only creatures on earth that allow their children to come back home." **Bill Cosby**

If Mom ain't happy, ain't nobody happy! **A VERY smart Anonymous individual!**

Watch the look on a child's face when they discover something new for the first time. The moon, a flower, a plane, a picture on the wall, how a crayon can color EVERYTHING, or even their reaction when they hear someone whistle. Such interest, such wonder and appreciation. The smallest events can bring a smile. If we could all remember how it felt to view the world through the eyes and ears of a child, wouldn't the world be a better place? Stop, look and listen, it just may make you smile . . . **Antoinette**

We hope you enjoyed this issue! Have fun with your family and friends as the weather continues to warm up!

Riddle Answers: (1) - A chimp off the old block
(2) - A fruit fly
(3) - All of them
(4) - The moon
(5) - A wedding ring