

# YOUNG'S INSURANCE SERVICES, Inc.

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**2nd Quarter Issue 2019**  
**April / May / June**

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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 an insurance product either from us, or one of our helpful agents. Our brokerage agency has been providing health, life and Medicare insurance options, along with a variety of other products since 1997.*

*We would like to take a moment and welcome all the new families to this complimentary newsletter we mail out quarterly! Our goal is to stay in touch with our clients and provide helpful industry related material, while also sharing some fun tips and stories to brighten your day.*

*To learn more about us and our company or read past newsletters, please visit our website at [yisonline.com](http://yisonline.com) and check us out!*

*Thank you for your confidence in our company, agents and the products we offer. We hope you enjoy this issue! Antoinette~*

## *Welcome Memo*

Hello everyone and Happy Spring! We certainly hope this newsletter finds you and your families all healthy and doing well! Dan and I have been busy juggling an assortment of things around our recent home move in February. We are finally getting settled into the new place and just sold our other house. As with any move, there have been hiccups along the way, but when it's all said and done, we're getting back on track and truly thrilled to begin the next chapter of our lives.

In the office, agents and staff have various life events occurring to keep things plenty busy, but generally, on a whole, we're always calmer this time of year and spend much of our time reviewing coverages and trying to reduce costs for clients. Now read on and enjoy this issue!

## *What's New*

### **Medicare Updates**

A federal law was passed on April 16, 2015 called the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA). It makes changes to Medigap policies that cover the Part B deductibles for "newly eligible" Medicare Beneficiaries on or after January 1st, 2020.

It will prohibit first dollar Part B coverage on Medicare Supplement plans (Plans C and F) to "newly eligible" Medicare Beneficiaries; so Plans C and F cannot be sold to those "newly eligible" for Medicare. Those enrolled in Plans C and F prior to January 1, 2020 may keep their plan.

Plans D and G will be the guarantee issue plans for "newly eligible" Medicare Beneficiaries instead of Plans C or F. (MACRA defines "newly eligible" as anyone who: (a) attains age 65 on or after January 1, 2020, or (b) who first becomes eligible for Medicare benefits due to age, disability or end-stage renal disease on or after January 1, 2020.

**Current Medicare Beneficiaries are not impacted.** The restrictions under MACRA

apply to persons who qualify for Medicare as a result of a disability on or after January 1, 2020. Current enrollees (those eligible for Medicare PRIOR to January 1, 2020) can continue with their Plan C or Plan F, including F High Deductible plan, and may continue to buy Plans C and F beyond January 1, 2020. Current enrollees will also be able to buy the new Plan G High Deductible plan on or after January 1, 2020.

## *Take A Look*

### **Rocketbook**

For Christmas, our oldest son Nick got us a Rocketbook. This 6x9 notebook has coated pages requiring special pens that you can purchase in various colors. You can write and draw as you would in any normal notebook. The special pens used on the book allow the pages to be easily cleaned with the eraser on the top of the pens or wiping the whole page down with a damp cloth.

Along with that, you can download an application to your cell phone and by simply scanning the page with your phone, you can quickly designate where to send what you've written in the notebook by selecting one of the icons at the bottom of each page prior to scanning. For example, you could assign your email to the "star" icon, OneDrive to the "diamond" icon, or whatever other cloud driven program you prefer to one of seven icons. Simply draw an X through an icon, scan a page. The page will be then be sent and saved directly to the place you wish.

I love how I can cut down paper clutter and have things easily stored or shared. It has come in handy for a multitude of things from emailing seminar notes, saving my granddaughter's drawings, and even recalling what was on my shopping list with a quick glance to my phone.

Since I'm cautious about leaving any items with personal or detailed writing just laying around on paper notes or in a notebook, I can just scan the information and wipe it clean!

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***(continued from page one)***

They're great for college students, business professionals, designers, poets, artists, and even toddlers. The Rocketbook notebook is endlessly reusable making it environmentally friendly, and integrates easily into digital lifestyles today. Plus, it's fun!

***Announcements***

**In and around the office**

***Happy Birthday to you...***

Samantha Cannon, Staff - April 16th  
Alan Saylor, Agent - April 9th  
Jason Friedman, Agent - May 2nd  
***Happy Birthday to you!***

**Just a reminder, please call to notify us with an address / phone # change!!!!**

Also, HIPPA rules are very strict—If there's a family member or friend that you wish us to speak with on your behalf for any reason in the future, then kindly contact us with their information and we will keep it in our files. In the event of someone's passing, we would need you to provide a death certificate to stop the policy and have any monies due refunded. Please be prepared to confirm your personal information when calling our office as well.

**Big Boy / Grandbaby Update!**

**What Jake Ryan Young and Elena Marie Young are doing now!** (*Jake is our youngest son and will be 10 in May. Elena is our 3 year old Granddaughter.*)

The kids are growing up so quickly! Jake is getting taller by the minute it seems, and he is just full of boundless energy. He looks so much like Dan and has his personality as well. He is quite a character. Moving in February changed his sleep schedule and he now has to get up earlier than before. It took him several weeks to adjust, but he's finally back on track. The play his school is doing is the Lion King. He has the part of a hyena. We look forward to seeing him play that role! He's had a rough winter fighting colds, ear infections and pink eye, but overall he is doing very well. Now we just have to brace for allergy season. The poor kid really struggles with pollen and cut grass.

As for our Granddaughter Elena, she's an absolute joy! Such a happy girl and so polite. She talks very well now and also seems to have boundless energy! She is growing as fast as Jake and is now 31lbs and 36.5" tall! Her 3rd birthday was celebrated at our

house and she chose a unicorn theme. We had unicorn dip, cupcakes, balloons and decorations and of course glitter everywhere! She had a blast! She's learning all kinds of things very quickly. Lately, everyone has been preparing her for the next big event in her life—(more details on that under Nick's announcement!)

***Agent's Corner***

**BABY ANNOUNCEMENT**

***By Nick Young, Manager / Agent***

Kayla and I are excited to announce our second child is on the way! We're expecting a baby boy to join us July 27th! Our girl Elena is 3 years old now and very excited to be a big sister!

Thank you to each and every one of my clients, your trust in me and personal referrals provide for this growing Young family!



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**2nd BABY ANNOUNCEMENT**

***By Brian Cannon, Agent***

I hope everyone is doing well and getting excited for the warm weather! I wanted to keep you all updated and let you know that my wife and I are expecting a baby boy! Things are going great and we are just counting down the days to meet our son! Stay cool this summer!

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**Thank you list**—As always, we would like to take a moment to **SINCERELY THANK** those who gave our name out. Please know how grateful we are for your confidence and support! Without you, our family business would not be what it is today! So without further ado...a big thank you to; Tina Palladino, Rocco Sabatino, Linda Heller, Natalie Landro, Felicia Benson, Elizabeth Harant, Kenneth Glerum, Arlene

Noonan, Shirley Benkert, Barry Johnson, Paul Angelini, Michael Carey, Pat Murray, Donna Stewart, Dan Joie, Frederick Lynn, Jerene Good, Penny Reinhard, Howard Kitain, Dolores Derkotch, Rich Wesset, Joan Adler, Michelle Longmire, Jack Rubinlicht, Stan Charlick, Ted Claghorn, Marie Santoleri, Noreen Gloninger, Linda Schmierer, Robert Hood, Hilary Kline, Linda Bean, Barbara Kravitz, Peter Quinn, Rick Gidlewski, Julie Malandra, Ellen Snyder, Maryann Kurgan, Joe McCusker, Marc Breuers, Marci Leider, Chris Crail, Dolores Hunsberger, Chick Palmer, Raymond Resnick, Margaret Corner

**THANK YOU ALL!**

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***By Charlie Brady, Agent***

I would like to wish everyone a healthy and happy Spring 2019 from my family to yours! As the winter comes to an end, I think it's a perfect time to remind my clients that I am here in case you have any questions or concerns about your current coverage. From time to time you might see a commercial or hear through the grapevine that there might be a plan or company that has a Health Plan that sounds better than the one you are currently on. If that situation arises please feel free to give me a call or send me an email so that I can investigate for you.

Now here is a picture that'll make you smile! It's of my granddaughter Allison all dressed up for "Grumpy Old Lady Day" at her school. She played the part very well as you can see! Enjoy your Spring!



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**Get To Know Our Agency!**

We asked each person at Young's, **"What's your favorite NON-chain restaurant?"** Not everyone was able to provide their answers in time for this issue, but here are the responses of those that could!

- Dan Young—Anthony's, Coatesville, PA
- Antoinette Young—Parc Bistro, Skippack, PA
- Brian—Via Veneto, Norristown, PA
- Jim—Kimberton Inn, Kimberton PA
- Charlie—Whitpain Tavern, Blue Bell, PA
- Alan—Seven Stars, Phoenixville, PA
- Nick—Gino's, Norristown, PA
- Tim—Three Square Meals, Royersford, PA

If you're in one of those areas and looking for a new spot, try one of these places!

## AGENT SPOTLIGHT!

This issue our Agent Spotlight is on **Ed Mitchell!** We asked him to answer a few questions and here's what he said;  
1) *Who inspires you?* My grandfather. He raised a family of five while opening and running his own business.

2) *What's the best concert you attended?* KISS. I was 13 and caught Ace Freeley's guitar pick.

3) *Where's your favorite place in the world?* Disney World. I even went there on my honeymoon!

4) *If you could be any animal, which would you be?* A hawk. They look so cool floating through the air.

5) *What's the last book you read?* Elantris by Brandon Sanderson.

6) *What are you passionate about?* My hobbies, which include painting and crafting.

7) *What's your favorite movie?* Forrest Gump. At this point, I think I have seen it about 100 times.

8) *What's the craziest thing you've ever done?* Skydiving for sure.

9) *What are you currently watching on Netflix?* Umbrella Academy. It is an adaptation of the comic book by the same name written by Gerard Way.

10) *If you could have any other job, what would it be?* I think I would like to be a craftsman.

11) *Who would you most like to swap places with for a day?* My boss! Hahaha!

12) *What's the best meal you've ever had?* Dinner at Be Our Guest in Disney World.

13) *If you could visit anywhere in the world you've never been, where would you go?* Ireland

14) *What are some of your pet peeves?* Loud Chewing.

15) *What's your secret talent that no one knows about?* I can say the ABC's backwards without missing a beat.

16) *Which four individuals, living or dead, would you like to eat dinner with the most?* Robin Williams, Chris Farley, Johnny Depp, and Walt Disney.

18) *How long have you worked at Young's?* 7 years this July.

19) *What is your favorite family tradition?* Christmas Eve family card game.

## Recipes

### **Crock Pot Coca-Cola Chicken**

Ingredients:

- 1 chicken (baking hen is best for this)
- 1 lemon quartered
- 1 large onion quartered
- 1 Bottle (12 to 18oz) of BBQ sauce
- 1 can of Coca-cola

Directions;

Rinse chicken well and pat dry, then season with salt and fresh ground pepper to taste and place in your crockpot. Add all other ingredients to your crockpot and cover.

Cook on LOW all day 6-8 hours.

### **Parmesan Potato Stacks**

Ingredients:

Makes about 4-6 servings

- 3 tbsp butter, melted
- 2 tbsp Parmesan cheese
- 1 tsp garlic powder
- 1 tsp thyme leaves
- Salt and black pepper (to taste)
- 8-10 gold potatoes sliced thin (about 1/16")
- 12 cupcake holder pan

Directions:

Preheat oven to 375 degrees. Butter the cupcake holder sections of the pan. Place potatoes in a large mixing bowl, add melted butter and the rest of the ingredients and toss gently to coat slices. Layer the potato slices into stacks and place them into the muffin pan. Bake for 55 minutes to 1 hour. Remove from oven and let sit for 5 minutes. Garnish with shredded parmesan cheese and thyme.

### **Raspberry Fool Dessert**

Ingredients:

- 1½ cups fresh raspberries
- 4 tbsp. granulated sugar, divided
- 1 cup heavy whipping cream
- ½ tsp. vanilla
- Extra raspberries and mint, for garnish

Directions:

1. In a medium mixing bowl, combine the raspberries with 2 tbsp. of sugar. Let the mixture stand for 10 minutes. Place 1 cup of the raspberry mixture into a food processor or blender. Cover and process until the berries are pureed. Stir the pureed fruit back into the fruit in the bowl. Cover and refrigerate until cold, about 2 hours.

2. Meanwhile, combine the heavy whipping cream, remaining 2 tbsp. sugar and vanilla in a chilled mixing bowl. Beat with an electric mixer using chilled beaters on medium speed until almost stiff peaks forms.

3. With a rubber spatula, gently fold the fruit into the whipped cream mixture, leaving visible swirls. Divide the mixture between 4 to 6 small dessert glasses. Cover and chill up to 2 hours before serving.

4. If desired, garnish with extra raspberries and/or mint leaves before serving.

## Did You Know . . .

\* It's impossible for you to lick your elbow.

\* Everyone's tongue print is different.

\* A sneeze travels at over 100 mph.

\* Babies are born without kneecaps. They appear between the ages of 2 and 6.

### **Did you know...Animals**

\*Shih Tzu's coats can drastically change colors multiple times in their first year of life.

\* Cats are believed to be the only mammals who don't taste sweetness.

\* A Cassowary is considered by many to be the world's most dangerous non-flying bird. It's the 2nd heaviest bird in the world and is equipped with 4", dagger-like claws on each foot which can slice open any predator with a single swift kick.

\* The Ocean Sunfish (a Mola), is the heaviest known bony fish in the world weighing over 5,000 pounds and looks more like the Hindenburg than a fish! A single female sunfish can produce up to 300 million eggs per brood landing the species firmly in the Guinness Book of World Records.

### **Household Tips...for your green thumb!**

\* Use ice cream cones for biodegradable seed starters!

\* Cut scallions off down to 2" above the bulb. Then submerge only the roots and bulb in water. New scallions will continue to grow!

\* Gardening without gloves? Run your fingernails across a bar of soap before you start to prevent dirt from building up. Then simply rinse under warm water for clean, dirt free nails!

## Riddle Me This . . .

\* A man is pushing his car along the road when he comes to a hotel. He shouts, "I'm bankrupt!" Why?

\* How many of each species did Moses take on the ark with him?

\* Forward I'm heavy, backward I'm not. What am I?

\* A ladder hangs over the side of a ship anchored in a port. The bottom rung touches the water. The distance between rungs is 20 centimeters and the length of the ladder is 180 centimeters. (continued on page 4)

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The tide is rising at the rate of 15 centimeters each hour. When will the water reach the seventh rung from the top?

### ***YIS Trivia Contest***

Esther Bergen of Red Hill, PA won the last quarter's YIS newsletter contest!

**Congrats!** *The correct answers were; 1.) A wreath 2.) Snow Angel 3.) New Year's Resolution 4.) Marshmallows*

#### **This issue's Trivia questions are: Proper Dining Etiquette**

- 1) Should food be passed to the left or right during a sit down dinner?
  - 2) Which item is placed on the top left side of your dinner plate, a small bread plate or water glass?
  - 3) Which utensil lays to the left side of the plate?
  - 4) Should the blade of a knife face the towards or away from the plate?
  - 5) When adding a coffee cup to a place setting, which utensil should it sit above?
- Call, fax, email or mail us your answers. All correct answers will be put in a drawing for a \$25 gift certificate for one of the following: Wawa, Amazon, Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!*

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

#### **Jazz**

To dig the sound is graceful to my soul  
Like patriotic red and white and blue.  
Most like the Faith, it heals and makes one whole  
Like vintage wine Italians age so true.  
The Blues the Cat will blow and improvise  
Survive amidst the wreckage of the world.  
The Garland, Monk, the Garner's-made-disguise  
Indeed transcend commercial cargo twirled.  
The beauty, the melodic-rhythmic tones,  
The harmony, like mountain climbers scale,  
Become my joy, my treasured-precious stones  
To make my dreams unlike the fairytale.  
This gift from God with Faith is Flower-Blue  
Whose "beautied-priceless-form" will see me through.

Poem submitted by my father, **Robert Carmen Angle**

"Music is life itself. What would this world be without good music? No matter what kind it is." **Louis Armstrong**

"The thing to judge in any jazz artist is, does the man project and does he have ideas." **Miles Davis**

"Jazz stands for freedom. It's supposed to be the voice of freedom: Get out there and improvise, and take chances, and don't be a perfectionist - leave that to the classical musicians."

**Dave Brubeck**

"Jazz was my first love." **Frankie Valli**

#### **Riddle Answers:**

- 1.) He's playing Monopoly.
  - 2.) None, Moses wasn't on the ark, Noah was.
  - 3.) Forward I am ton, backwards I am not.
  - 4.) It won't.
- If the tide is raising water, then it is also raising the ship on water. So water would still only continue to reach the first rung.

