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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. 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, life and Medicare insurance options, along with a variety of other products since 1997. To learn more about us and our company, please visit our website at yisonline.com and check us out! 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, share important insurance news, and have some fun!

This newsletter is written by Antoinette M. Young

Welcome Memo

Hello everyone! We hope this issue finds you well and that you're enjoying your summer. We also hope that you had an enjoyable 4th of July!

Things are going well with everyone at Young's Insurance. Vacations are being taken, re-certification for company products is going on already, and agents are always keeping busy with assisting clients. We're also looking into new marketing ideas as well as possibly updating our website in the near future along with other ideas to assist you better in the future. For now, we just wanted to reach out and again say we're thinking of you! So sit back, grab a cool drink, and enjoy this Summer issue!

What's New

What's new in the insurance industry? Well let's see, there are several random topics I could discuss here...

- Changes in Obama care (which won't really be relevant to most of you)
- New carriers for prescription drug plans (which we don't have all the details on yet)
- Aetna's new dental, vision and hearing plan (which you can discuss with your agent)
- Updates to our YIS website (which haven't been completed as of yet)

And...other "new" tidbits which I could mention, however I think since there isn't anything pressing you all need to know at this time, I'll use this section to focus on frequently asked questions we get at the office and their answers. Perhaps this will be more helpful. So here goes!

- 1) When can I change my Medicare Supplement Plan? ANSWER—Any time of year!
- 2) If my doctor stops participating with my Medicare Advantage Plan, can I change it? ANSWER—NO, you must wait until the open enrollment period.
- 3) I take no medications. Do I still need a drug plan? ANSWER—to avoid a penalty and

protect against the unknown, we strongly suggest purchasing a drug plan.

4) I'm moving, can I keep my coverage? ANSWER—That depends on what type of coverage you currently have and where you are moving. Be sure to contact your agent as this could be very important! You could qualify for lower cost plans.

5) Are you licensed in the state of ??? ANSWER—We are licensed in the following states; PA, NJ, DE, MD, NC, SC, VA, AZ, ME, AL and GA. **However, if you move outside those areas, call us and we can get licensed in other states for you as well!*

Take A Look

Cancer Plans (Article courtesy of Jim Long)

A recent experience in my own family got me to realize that even having great health insurance can still potentially leave you open to large expenses. According to cancer.gov, approximately 39.6% of men and women will be diagnosed with cancer at some point during their lifetimes. Here is just a short list of expenses that could still fall to you:

- Cash to offset lost wages. You or a family member may need to take time off to help with treatment and recovery.
- Oral Chemotherapy pills that still cost you thousands of dollars under Part D.
- Alternative cancer treatments not covered by Medicare or any insurance.
- Travel to out of town hospitals or treatment centers that specialize in your particular type of cancer.

So if you've been cancer free for at least 5 years, you may be eligible for a Lump Sum Cancer Diagnosis policy with a \$20,000 benefit for only \$65/month (bought at age 70). Simple medical questions, no medical exams, and quick approvals. Here at Young's Insurance, we represent several of the most competitive carriers, so just email or call your agent for a quote!

Announcements

In and around the office . . .

♪ *Happy Birthday to you,* ♪
Patricia Hickey, agent—July 9th
Edward Mitchell, agent—July 26th
Brian Cannon, agent—July 31st

Time to CONGRATULATE the following members of our YIS family!!!

CONGRATULATIONS TIM & ALYSSA!!

Dan & I want to take this opportunity to congratulate our middle son Tim Young on his engagement to Alyssa Berzins! Tim surprised Alyssa during an early morning trip to Lancaster on July 7th complete with a hot air balloon ride!



CONGRATULATIONS KRISTA & JAMES LEACH!

They welcomed their beautiful baby boy, Timothy James, on May 24th, at 9:53 am. "TJ" Leach was born via C-section. He decided that his actual arrival date (June 21st) was just too far away and he couldn't wait to meet everyone! Even though TJ was 4 weeks early, he is healthy and strong.



CONGRATULATIONS ALAN & ELSIE SAYLOR!

They'll be celebrating their 45th Wedding Anniversary, August 4th in Rivera Maya!

And lastly...HERE'S TO US!

Dan & I will be celebrating our 30th Wedding Anniversary on September 17th!

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, 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.

Antoinette & Dan's—

Big Boy / Grandbaby Update!

What Jake Ryan and Elena are up to!
(Jake is our youngest son who is 9, and Elena is our 2 year old granddaughter)

Jake is LOVING summer! He stays up late, swims, plays and lives the good life! His time is divided up pretty well. When he's not in the pool, he has playdates, sees family, reads, plays indoor and outdoor games, stays active and helps more around the house. He loves eating at barbeques! Hot dogs, corn on the cob, shrimp, etc. Of course, he really enjoys those ice cream runs to Dairy Queen on a hot evening. He's grown so rapidly these past few months. It seems I'm constantly buying clothes in the next size up. What he has enjoyed mostly this summer so far however, is spending time with our new dog, Mr. Coco Nut (Coco for short), and hanging out with his niece Elena. When Elena is here, she's glued to his side and imitates everything Jake does! What he says, (to the best she can make the words), how he sits, what he's playing with, eats when he eats, I mean everything! She has also gotten so big, that I can't lift her easily any longer. She has moved to a big girl toddler bed, and loves to sing and dance. She's very animated! I find true joy watching Jake, Elena and Coco all play in the sandbox, cuddle up for a movie together, and run around the yard laughing. I cherish every one of these little summer moments. ♥♥♥

At the end of August, we are going on a Disney cruise for the first time. We can't wait to see the look on Jake and Elena's faces when they see everything! Special memories will be made for sure. We can't think of a better way than that to end the summer.~

Thank you list—We would like to take a moment to **SINCERELY THANK** those who passed our name along to someone who needed assistance with their insurance options. We're truly grateful for your confidence and support! Without you, our family business wouldn't be what it is today! We try to make sure that each person who sent us a referral gets mentioned, however, if you don't see your name listed, please know it's an oversight and the heartfelt message is the same! So without further ado, a big thanks to; Felix Zielinski, Gary Ries, Barbara Raieta, Rhea & Robert Dennis, Vicki McQuaid, Elaine Price, Vicky McQuaid, Ray Rippert, Robert Smyrl, Irving Moses, Anthony Thompson, Amy Trachtenberg, Heidi Wittels, Connie Whitson, Noreen Gloninger, Donna Brinkman, Stan Slotter, Sandy Rogers, Patricia Kouch, Rosemary Boneck, Peter Rose, Wendy Flegal, Mike DeLucia, Kemp Harvest, Peter Rose, Mike Samocinski, June Malinowski, Rosemary Hocker, Louise Zawadski, Barbara Organeck, Kevin McCullaugh, Linda McNellis, Irving Moses, Irv Gurak, Kemp Harvest, Ann Woodrow, Howard Benner, Rosella Porter, Gale, Schlechter, Luba Fartuszok, Gary Overbaugh, Inglis House, John Craig, Harriet Lessy, Constance Erbe, Larry Fisher, Linda Koenigsberg, Madelyn Quinn, Rocco Sabatino, Elizabeth Karpo, Dan & Wretha Walker, Lois Savidge, Jim Ruddy, Harvey Weiser, Loretta Dellavalle, Mark Anderson, Stanley Johnson, Jeanne Johnson, Pearl Kouzi, William McKenna, Martha Kot, Anthony Storti, John Phillips, Sharon Krauss, Eric Neiman, Joan Williamson, Michael Chichilitti, Linda Hall, Thomas Campbell, Jeff Tihansky, Brian McEvilly, Linda Hall, Sherry Sturkey, Dennis Rypinski, Annie Swafford, Mary Hamilton, Cindy Smith, Maureen Dlugosz, June Reiff, James Bugey, Barb Tomlinson, John Burniel, Frank Horne, Barbara Tomlinson, Ames Bugey, Kevin Dunn, Joseph Tomalavage, Virginia Nettles, Rosalie Powel, Jeffrey Heebner, Daniel & Janice Buzz, Teresa Jenkins, Frederick Rotwitt, Jo E Owens, Jen Lapre, Joyce Sherman, Chloe Sherman-Pepe, Brian Dougherty, William Wichert Jr, Amy Bryant, Joanne DiFrancesco, Steve & Barbara Bukowski, Colin Lafferty, John & Maureen Doran and Kenneth Allebach—**THANK YOU!**

Agent's Corner

Welcome again to the new "Get to know your agent" section! As you may remember from last issue, we've revamped the Agent's Corner a bit. Each issue, we'll spotlight a particular agent and have him/her answer a series of questions to help you get to know who they are outside the world of insurance. Also each issue, we'll pose a single question that any of our other agents/staff can answer if they wish.

This issue our Agent Spotlight is on—

Jim Long! We asked him to answer a few questions and here's what he said;

1. Who inspires you? My wife, Teri. No one more than her has made me want to be a better person.

2. What was the best concert you ever attended? Van Halen in 2007, at the Wells Fargo Center, after David Lee Roth rejoined the band. I waited over 20 years to see that happen!

3. Where's your favorite place in the world? My living room couch. We have a sectional sofa and all 4 of us can snuggle up for a movie, there's nothing better than that.

4. If you could be any animal, which would you be? A Sea Turtle. They swim in warm beautiful oceans and live a long time.

6. What are you passionate about? Raising my daughters to be strong, polite, and independent. As well as providing for all their needs.

7. What's your favorite movie? I keep changing this one. Today I would say "Top Gun". Can't wait for the sequel!

8. If you could have any other job, what would it be? Professional Golfer

9. Who would you most like to swap places with for a day? The next astronaut taking off to the ISS.

10. The best meal you've had? Christmas Eve at my mother's house. All the extended family comes over and I can eat all my family favorites in one night. It takes awhile.

11. If you could visit anywhere in the world you've never been, where would you go? The Great Barrier Reef in Australia, before it's gone.

12. What are some of your pet peeves? Even more than a gadget not working, when someone is rude to service staff for no other reason than they are the

"customer". Also, people driving in a highway construction zone that zoom to the end of a lane they know is merging.

13. What's your secret talent that no one knows about? I am incredible singer when I am alone in the car. You'll have to take me at my word for that one.

14. Which four individuals, living or dead, would you like to eat dinner with the most? I have 2 answers for each. Bill Gates, Elon Musk, Abe Lincoln, and Jesus Christ. I have a lot of questions about where we have been and where we are going.

15. How long have you worked at Young's? 10 years

16. What is your favorite family tradition? For about 10 years now, we kick off summer with a visit to our favorite food places down the shore. Dock Mike's for breakfast, Mike's Seafood for dinner, Custard King for dessert. No room for lunch. It started before we had kids, but they are happy to be a part of it.

Get To Know Our Agency!

For this issue's *Get To Know Our Agency* topic, the question we asked was; **Where would your dream vacation be?** Unfortunately, not all of the agents and staff were able to provide their answer in time for this issue, but here are the rest of our picks!

Dan Young - A summer touring Italy!

Antoinette Young - To rent a villa in Tuscany with my family!

Nick Young - Dream vacations can happen anywhere! Sharing the experience with family is the most important part.

Tim Young - To take a cross-country road trip visiting historical landmarks, national parks, trying out local restaurants, coffee shops and seeing as many states as possible!

Jim Long - Australia

Jason Friedman - Egypt so I could explore the pyramids and the Sphinx!

Krista Leach - Turks and Caicos

Rob Darnell - Egypt to see the pyramids!

Amber Haring - To be able to visit Guam, where I was born. We left when I was 2 years old, so I would love to go back and see it again for the second first time.

Charlie Brady - Sardinia, Italy

Sam Cannon - San Diego, CA

Alan Saylor - Hong Kong!

Recipes

Creamy Lemon Pasta

INGREDIENTS;

1 log of herbed goat cheese
1 pound rigatoni
1 lemon

DIRECTIONS;

Boil rigatoni. Stir together a log of herbed goat cheese with some boiling water from your cooked pasta pot in a large bowl until creamy. Mix in rigatoni. Add some freshly grated lemon zest!

** Add more pasta water if necessary to achieve a smooth consistency.*

Tipsy Parfait

INGREDIENTS;

1 small container of blueberries
6-8 large basil leaves
1/2 cup of gin

DIRECTIONS;

In a bowl, lightly crush blueberries. Fifteen minutes or so before serving, mix with the gin and toss lightly. Let sit, then sprinkle with fresh basil leaves.

** Looking for non-alcoholic versions? Try sugar-tossed strawberries sprinkled with aged balsamic vinegar, or cubed watermelon tossed with sea salt and topped with mint leaves instead!*

Pet Pals

Summer Travel Tips

- 1.) Make sure your pet's vaccinations are up-to-date. Rest stops, parks, and pet-friendly hotels can be hot spots to put your pet at risk.
- 2.) Secure your pet during travel to prevent accidents and injury.
- 3.) Animals can get carsick too making travel miserable for pets and messy for their owners. Ask your vet about medications to help prevent motion sickness.
- 4.) Keep your pet's collar with their ID and your contact information on at all times while traveling.
- 5.) It may be challenging, but try and stick to your pet's regular feeding schedule and food to prevent stress and upset stomach.
- 6.) Ticks are everywhere! It's important to protect your pet from ticks on the road just as you do at home. Different tick species can be found all over the US. Choose a flea and tick preventative that protects against a variety of tick species.



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Did You Know...

All about BEARS!

* Although they are large animals, these omnivores maintain a diet which is comprised mostly (75%!!!) of berries, leaves and nuts! They also like to eat fish, rodents and moose.

* Brown bears aren't just brown Some are cream or black.

* Mother bears actually deliver cubs during hibernation!

HOUSEHOLD TIPS Tea Tree Oil uses!

- 1.) Due to it's antibacterial and anti-inflammatory properties, it's a remedy for acne, eczema, psoriasis and athlete's foot.
- 2.) Tea tree oil shampoo is able to improve dandruff as well as kill off head lice.
- 3.) Tea tree oil is antimicrobial and can be used as a household cleaner. In a 1-quart spray bottle, mix 1/2 cup white vinegar, 3 cups water and 1/4 teaspoon tea tree oil (about 10 drops). Use it on counter tops, kitchen appliances, showers, toilets and sinks. It also works great on mold.
- 4.) It works as a natural insect repellent and also helps to soothe bug bites. For a repellent, simply add 5 drops of tea tree

oil to a spray bottle filled half way with water and spray it on your skin, or combine 5 drops of tea tree oil with a teaspoon of coconut oil and rub it into your skin before going outside. To treat a bug bite, add 2 drops of tea tree oil to a clean cotton ball and apply it to the bite.

***Topically:** Tea tree oil can be applied to the skin topically, but you should always dilute it with a carrier oil (like coconut oil) in a 1:1 ratio before applying it.

NOT for Internal Use: According to the National Poison Center, tea tree oil is known to be poisonous if swallowed and should NOT be taken by mouth.

Riddle Me This...

* What's the worst vegetable to have on a ship?

* I go up and down stairs without moving. What am I?

* I am without hinges, key or lid, yet golden treasure inside me is hid. What am I?

YIS Trivia Contest

Martha Manley, of Lancaster, PA won last quarter's YIS newsletter contest!
Congratulations!

The correct answers from last issue are;

- 1.) 7 years 2.) yisonline.com 3.) It's A Wonderful Life 4.) 2 years old 5.) 25% 6.) Scentsy

This issue's Trivia questions are:

- 1.) What famous ice cream brand was started by two friends in 1978 in Vermont?
- 2.) What flavor ice cream came first, chocolate or vanilla?
- 3.) What ice cream was originally made of green pistachio, white vanilla, and red cherry ice cream to resemble the Italian flag?
- 4.) What famous punch was originally created and marketed as a syrup intended as an ice cream topping, but it became more popular mixed with water as a drink?

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: Wawa, Applebee's, Olive Garden, Red Lobster or Cracker Barrel—winners choice!

Thoughts of the day...

"Sometimes the most ordinary things could be made extraordinary, simply by doing them with the right people." Elizabeth Green

Riddle Answers:

- 1.) A leek (leak) 2.) Carpet
- 3.) An egg