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Second Quarter Issue 2017 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. We would like to take a moment to welcome all the new families to our agency, and introduce this complimentary newsletter that we send out quarterly.

Our brokerage agency has been providing health, life, and Medicare 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 I write and send out to keep in touch with everyone. ~

Welcome memo

Hello all! We hope each of you are doing well. Are you all done with the crazy winter weather yet? If you're anything like us, this season has felt way too long. It seems like we have fought off constant colds.

Changing the clocks definitely helped brighten the mood though! For a brief while a few weeks back, I saw plants blooming everywhere...and then came the snow. Soon enough though we'll be baking in the heat and humidity, so I hope Spring takes its time and lingers around awhile for us!

Now we need to focus on Spring cleaning, baseball and working off those extra winter calories before summer arrives. Remember, stay active, stay healthy and stay "YOUNG"!

What's new

~ Our 20th Anniversary ~

Young's Insurance Services, Inc. has reached a milestone! We are celebrating twenty years in the business!

During those years, we've helped almost 10,000 clients research plans and enroll into insurance products through our agency. We've grown from just Dan & myself working in our home off of our kitchen table, to a dozen agents (including us), along with the support of five full time staff working in an entire office building complete with a place to host seminars, a conference area, and private meeting rooms.

We've spoken with and met some wonderful people who have forever touched our lives. This is a big moment for us, and we are both humbled and proud to be a part of something that has branched out to so, so many people in ways we can't begin to count. We will forever be grateful for each event along the way that shaped who we are both as people and as your representatives.

Our agency deeply values each one of you from our very first client, the late Mrs. Dickel in Lancaster, to one of our most recent clients, Mr. Jackson of Quakertown and everyone in between over the years.

All of us know that the topic of insurance is confusing, and—let's be honest—not a whole lot of fun. However, it is a necessary discussion that has to be had at some point

with everyone. So knowing that fact, we set out to do the impossible twenty years ago, and make discussing insurance at the very least comfortable if not enjoyable. The mere fact that the phone keeps ringing daily, and clients just like you continue to recommend us so often, is proof that we succeeded in our efforts!

Over the years, we focused on providing family friendly advice and strived to offer top quality customer service. The goal was always to help educate individuals on all their options and then compare the available product choices. Who knew in return, that we would have gained so much back.

We can truly say, this career path has been both fulfilling and rewarding. While we were lending a sympathetic ear, trusting bonds were built, friendships grew and we received wise advice in many ways from our clients in return. While solving billing issues on hold during many, many three-way calls, we learned a multitude of interesting facts, and heard heartwarming stories. We've witnessed incredible medical journeys, and shared life events with each other.

While we were building a family business over all these years, life happened for all of us. Births happened, deaths happened, surgeries occurred, trips were taken, seasons changed, holiday moments were shared, busy seasons came and went, and through it all, you found your way to us. YOU made us a successful family business that we are proud of! Each of you is why we are here today. We are truly honored that you have chosen to place your confidence in us. It really is an accomplishment that we've achieved together!

So now it's time to have some fun and celebrate! We would like to invite you to share your thoughts, memories and funny stories of your experiences with us over the years. Please take a moment to send in your story (under 150 words), and submit it to us. All entries will be entered into a drawing for a prize. We will also choose several entries to post directly onto our website and publish in our next newsletter issue! Those chosen for our website and newsletter will not only be entered into the drawing, but will also receive an extra gift prize as well!

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Thank you all for being a part of our YIS family! We look forward to assisting you and your families for years to come!

Take a look

BLINK Health for prescription savings

Blink Health claims to offer a solution to the high costs of prescription drugs. Founded in 2014, Blink Health is a free mobile app and website that provides anyone the lowest prices on generic prescription drugs, regardless of insurance.

**Keep in mind, this is NOT considered a CREDIBLE prescription coverage and not meant to replace your MEDICARE Part D plan, however, it does offer a possible option for those who hit the donut hole.*

According to their website, they have a network of over 25 million members which allows them the leverage to by-pass insurance companies and negotiate directly with the drug manufacturers and pharmacies. Currently BLINK is accepted at 57,000 pharmacies nationwide and offers deals on over 15,000 generic medications. Savings can vary all the way up to 95% off the average drug costs.

Several of our clients mentioned that they use BLINK and suggested that we spread the word. As we understand it, you would look for a prescription on the BLINK website and enter all the pertinent information. From there, you would pay for your prescription online through Blink at a discounted price. After payment is made, you would receive a voucher (blink card). You would then bring this voucher with ID#, BIN#, GRP# & PCN# to any participating pharmacy and the pharmacist would enter the voucher information instead of running it through your insurance. (The co-pay at the pharmacy will show \$0 since you already paid for it online ahead of time.)

Nothing changes with your prescription process. Even though Blink doesn't need to see a copy of your prescription, you still need a valid prescription from the doctor. Your pharmacist will validate the prescription at pickup. We strongly encourage you to ask your pharmacy if they participate first, and ask them to quote you a price through your insurance to compare prices before making a purchase on the BLINK website.

We did some quick comparisons and in our opinion, the prices seem generally similar to those on GoodRx website. The main difference being that GoodRx is simply coupon based...and added bonus with GoodRx, it can be used for pet scripts. ☺

Announcements

Around the office...

Back by popular demand! Young's Insurance Services, Inc. will once again be hosting the AARP Smart Driver Course taught by Chris Bergey of Humphries Insurance Group, Inc. Taking this course could potentially allow you to receive a multi-year discount on your car insurance. Don't worry though, there's no test to pass. This is just a way to refresh your driving skills, learn the new rules of the road and discuss strategies to help keep you safe behind the wheel! The "First Time Attendee Class" is an 8 hour course broken up over 2 days. It cost \$15 for AARP members and \$20 for non-members. Give us a call to sign up!

New Member Course:

April 27th & 28th, 10am - 3pm

8 hour course over the 2 days with a one hour lunch break

Renewal Course:

May 18th, 10am - 3pm

4 hour course with a one hour lunch break

Office birthdays!

♪ ♪ **Happy Birthday to you, ♪ ♪ happy birthday to you, ♪ happy birthday dear:**

Alan Saylor, agent—April 9th

Samantha Cannon, staff—April 16th

Jason Friedman, agent—May 2nd

Sophie Swan, staff—May 16th

Happy Birthday to you!!!

Reminders

Just a reminder, please call to notify us with an address / phone # change! Also, HIPPA rules are very strict—If there is 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'll keep it on file. 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.

The "Youngins" in the family!

(Sharing moments in the lives of our youngest son Jake, and our first grandchild Elena)

Jake will turn 8 on May 5th, our little Cinco de Mayo baby! He's growing into quite the young man now though. This boy is just full of energy, always hungry and unlike his parents, he never looks forward to bedtime!

Jake's curiosity about everything is constant, but his questions are well thought out.

His type A personality is already showing through. Banter with us or his friends often involves quick, humorous comments—just like his father!

He is doing really well in his classes and is much better about putting on his uniform every morning this year (it's a Catholic school). In May, his 2nd grade class will make their First Holy Communion. He is very excited about that!

One of his favorite go-to pastimes involves reading with topics including kids comedy, science, history, nature and sports. He is often found drawing pictures and writing stories about topics he reads to create his own books, which always amazes me. His cursive handwriting is quite impressive too! Mostly though, above all else, he loves to listen to music (mostly 80's songs and country). He sings the songs when he thinks no-one is listening.

At this age, while his personality is definitely more like our son Tim, his looks resemble our oldest son Nick more.



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He loves to play basketball at school and to throw the football around outside. When it's raining, he zips around the family room playing floor hockey. Baseball practice has already started and he's excited to play this year. He's learning the value of collectibles and trading cards and is really into them too.

Jake is just at the wonderful age where he's grown up enough to converse in detail, understand reasoning, and do many things independently...but luckily for me, still young enough to cuddle up, and hug mom!

As for our beautiful granddaughter Elena, she just celebrated her first birthday on March 8th! Uncle Jake and Elena are just the best of friends, so as you can imagine, he couldn't wait to help her open her gifts and show her how they worked at her birthday party!



Elena just started walking. She's been holding on while walking for weeks, but now, she's wobbling around all over the house completely by herself without balancing on anything! Prior to walking she crawled—but not on all fours, just on her knees! It looks so uncomfortable, but she makes it appear natural. She has since discovered that walking works out better for sure. 😊

She eats everything and sleeps all night. Aside from the occasional cold, diaper rash and eczema flare up, she is healthy as can be. Dogs and cats fascinate her as well as Disney movies and Sesame Street.

She clearly recognizes individuals and immediately turns to look at whomever you are asking about, but can't make the sounds to say anything resembling names yet. Ma and Da do come out, but those sounds are happily babbled when she points to many

various things. She will say uh-oh while touching her cheek though and it's simply adorable!

We are really excited about having her in the pool this year. Last year, she was only a few months old during the summer and not large enough to fit in any baby floats. This summer, we have no doubt she'll love it!

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; Bette Billet, Ed Flack, Elizabeth Stubblebine, Phyllis Jacobs, Peter Genuardi, Jackie Hostelley, Kathy Yorgey, Linda Ross, Dale Snyder, Louise Cucchi, Mary Ann Helsel, Anthony Michaelis, Gerald & Geraldine Porter, Milton Salvo, Lin Ritter, Geraldine Manturuk, Mike Gular, Charles Croney, Jacqueline Rennie, Dolores Hunsberger, Dorothy Maliki, Jay & Karen Javie, George Latch, Jackie Franzone, Timothy Daly, Joyce Pulcinella, Janet Devito, Ruth Kornick, Jeanne Johnson, Elizabeth Dunleavy, Deborah Herbert, Robert & Helena Angle, Jen Lapore, Linda Rhein-Farnan, Lindita Dhama, Catherine Schroeder, Maria Carafa, Anne Marie Gallagher, Nicholas Buffardi, Margaret Mazei, Linda Bruno, Michael Allen, Sandy Young, Judy McKinney, Linda Menaker, Henri Gutner, Judith Nathanson, Marge Kollar, Rose Mays, John Corcoran, Gary Miller, Vicki Bell, Marjorie Dilsheimer, Andy Fischer, Ruth Winick, Barbara Barnett, Helena Poysden, Brian Peterson, Joanne Myers, Lisa DeSimone, Bohdan Vinyavsky, Maureen Russell, Adrienne Daub, Barbara Stolle Ryan, Ken & Elaine Rhoda, Edward Wyllie, Daniele Newbold, Denise Valerio, David Walton, Richard Brennan, Marcia Rutberg, Brittany Carroll, Bill Morrison, Jr, Arnie & Cathy Price, Richard Brennan, Robert Sparich, Mike Chichilitti, Steve Bukowski, Phyllis Peterson and Antonio Parisi—*Thank you all!*

Recipes

Cucumber, pineapple and cilantro salad!

Serves 6 / Prep time 10 minutes

INGREDIENTS:

- 1/4 cup white balsamic vinegar
- 1/4 cup water
- 1/4 cup sugar
- 3-4 cups cucumbers, (spiralized looks best)
- 1/4 medium red onion, chopped
- 1 bunch cilantro, chopped
- 1 1/2 cups pineapple, chopped

DIRECTIONS:

1. Mix the first 3 dressing ingredients in a small bowl; set aside.
2. Slice or spiralize the cucumber (removing the seeds). Chop the onion, pineapple, and cilantro. Mix together in a large bowl.
3. Add the dressing. Serve.

No-bake cookies and cream cheesecake!

Serves 6-8

INGREDIENTS:

- 36 chocolate sandwich cookies
- 5 tablespoons melted butter
- 28 ounces cream cheese
- 1/3 cup sugar
- 1 tablespoon vanilla extract
- 1 cup milk, warm
- 8 grams gelatin

DIRECTIONS:

1. Separate the cream from the cookies into two different bowls.
2. Place the cookies into a plastic bag and crush them into fine crumbs with a rolling pin. Set aside 1/2 cup of the crumbs for later.
3. Pour the cookie crumbs into a bowl and combine with the melted butter, mixing until the texture is like slightly wet sand.
4. Press the cookie crumbs in an even layer into the bottom of a 9-inch springform pan and set aside.
5. In a medium pot over low heat, mix together the cream cheese, sugar, the cream from the cookies, and vanilla extract, stirring until there are no lumps.
6. In a measuring cup, mix the warm milk with the gelatin until dissolved. Pour the milk into the cream cheese mixture, stirring constantly until the mixture starts to bubble slightly. Remove from heat.
7. Pour the mixture over the cookie crust in the springform pan. Using a spatula or a spoon, smooth the top.
8. Sift the saved cookie crumbs on top of the cheesecake in an even layer, then refrigerate for at least 4 hours.
9. Unclasp the ring of the springform pan, slice, then serve! Add sliced strawberries and whipped cream for garnish.

Pet pals

Summer safety tips

- Check for ticks after time spent outdoors, and don't forget to look between the toes!
- There is safe sunscreen specifically made for animals! Talk to your vet if your pet is short haired, and or pink skinned.
- Limit outdoor exposure on hot days during peak hours, and avoid walks on blacktop to protect their paws when it's sunny out!



YOUNG'S INSURANCE SERVICES, Inc.

**Fairview Office Plaza
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Did you know...

* Hummingbirds are the only known bird that can fly backwards.

* A duck can't walk without bobbing its head.

HOUSEHOLD TIPS—*Baby powder magic*

* Use baby powder to remove sand off your feet at the beach.

* Shake a new deck of cards in a Ziploc bag with a little baby powder to keep them from sticking together before using them.

* Sprinkle baby powder on grease stains and dap with cotton ball before washing.

Riddle me this...

1) What has a head and tail, but no body?

2) What shoes should you wear when your basement is flooded?

3) What room has no windows or doors?

4) Different lights do make me strange, thus into different sizes I will change. What am I?

YIS Trivia Contest

Catherine Kovach of Havertown, PA won last quarter's YIS newsletter contest! **Congratulations!**

The correct answers from last issue are;

- 1.) Cookies
- 2.) Kwanzaa
- 3.) Rosh Hashanah
- 4.) Santa Claus
- 5.) To lose weight

This issue's Trivia questions are:

1.) After the Lone Ranger saved the day and rode off into the sunset, the grateful citizens would ask, "Who was that masked man?" Invariably, someone would answer, "I don't know, but he left **this** behind." What did he leave behind?

2) How did the original James Bond, Sean Connery, mix his martinis?

3) What is a large plastic ring twirled around your waist called?

4) When the Beatles first came to the U.S. in early 1964, they were watched on what show?

5) What takes a licking and keeps on ticking?

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...

Your mind is a garden, your thoughts are the seeds. You can grow flowers or you can grow weeds. *William Wordsworth*

No winter lasts for ever; no spring skips its turn. *Hal Borland*

Spring is nature's way of saying 'Let's Party!' *Robin Williams*

It is spring again. The earth is like a child that knows poems by heart. *Rainer Maria Rilke*

The deep roots never doubt spring will come. *Marty Rubin*

Spring shows what God can do with a drab and dirty world. *Victor Kraft*

Riddle Answers:

- 1) A coin 2) Pumps 3) A mushroom 4) A puddle