



Newsletter Samples and Other Useful Information

The following samples are in this document

1. "Modern" 4 pages
2. "Modern" 4 pages – self-mailer edition
3. "Modern" 2 pages
4. "Modern" 2 pages – self-mailer edition

Scroll to the end of this document for information about why Ready to Go Newsletters are the best choice for you.

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News You Can Use

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5 Tasty Tips for Gourmet Meals on a Budget

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Start with Staples: Begin by buying a few staples to stock your kitchen. Brown rice is a delicious yet healthy base that goes with nearly any meal; fresh vegetables and homegrown herbs turn an ordinary meal into an extraordinary entrée.

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Cook Right: Learn how to make the most of the raw ingredients by braising, grilling, steaming, baking and cooking in a variety of ways to seal in flavor. If you use fresh ingredients, home-grown herbs and an affordable prime substitute, it's easy to eat well without sacrificing quality or flavor when you lock in flavor by using the proper cooking technique.

Embellish: Search for ways to add a touch of color or contrast to every meal to make it more appealing than ever.

Serve Hot: Restaurants know the secret to success is serving an item while it's hot because heat allows the fragrance of the food to enhance the entire dining experience. Remember, taste is highly dependent on smell, so if the food looks and smells good, it usually is perceived as tasting better too.

Are You Making Any of These Top 10 Insurance Blunders?

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Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

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Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals. Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

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Make a list of what it would cost to provide care and support if your spouse was not at home. Common examples include day care and babysitting fees, meal preparation or the cost of purchasing meals outside the home, transportation, tutoring, housecleaning, and errands. Remember, it is rare or even impossible for one spouse to do it all alone.

Once you have created the entire list, be sure to add in the rate of

anticipated inflation. Based upon the age of your children, determine what the total cost of care will be until they are grown. Healthcare and education tend to rise faster than the general inflation rate, so leave wiggle room.

Don't forget yourself. While it's important to preserve the quality of life for your children, it is equally important to add in the loss of companionship and care that will impact the surviving spouse. Couples benefit from the help and assistance afforded by the relationship: everything from travel to and from medical appointments to a second income that would provide an additional layer or protection for couples as they age. Include the long-term impact and cost to your own quality of life when considering the total amount of life insurance to purchase.

Quick Quiz

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If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 555-555-5555 to arrange an appointment for a no-fuss, professional consultation.

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Can you identify these phobias?

(Answers below)

- alliumphobia
- apeirophobia
- katagelophobia
- logizomechanophobia
- mnemophobia
- ombrophobia
- orthophobia
- phagophobia
- sinistrophobia
- verbophobia
- zelophobia

(Answers: garlic, infinity, ridicule, computers, memories, rain, property, swallowing, left-handedness, words, jealousy)

Why Long-Term Care Insurance Is a Wise Buy

What you don't know about long-term care insurance could hurt you for years to come. Everyone knows they need insurance, but even those who are diligent about other forms of insurance tend to forget about long-term care insurance until late in life.

Unfortunately, that is often a big mistake. Not only does it cost more the longer you wait, but you may not even be able to obtain it once an accident or illness strikes.

What It Is

Long-term care insurance provides needed assistance during one's later years and, even more important, also provides the type of coverage required in the event of a disability or severe illness.

Why It's Important

Since federal Social Security disability or SSD benefits require a minimum of six months' illness or injury prior to even applying for coverage - and it takes an average of six months to two years to obtain benefits - there is a significant gap in coverage until basic expenses are covered. Even then, the federal government plans do not cover all expenses.

According to the US Census, four out of five people will eventually experience at least six months of illness or injury that leaves them unable to provide for their own basic activities of daily living.

When to Buy It

Purchasing long-term care insurance

early in life is the most affordable and certain way to guarantee your family doesn't encounter hardship due to unexpected circumstances during your high-income years and long-term outlook.

Part of Your Portfolio

If you are the primary wage earner for your household, have no children or family members to assist during your retirement years or simply can't count on Social Security to provide for all of your needs, then long term care insurance is a must for your insurance portfolio.

Remember, plan ahead and purchase while you are young and healthy in order to obtain the best rates.

Cool Ways to Use Your iPhone

Feeling a little behind the times? Nothing says "hip" like adding applications to your iPhone. Learn how to make the most of your phone for business, pleasure and just showing off a little technological savvy by implementing these cool tricks for your Apple cell phone.

Reminders: Implement reminders to keep your day running smoothly and avoid procrastination. Available as a paid application, Milk Pro allows users to establish alerts, tasks, reminders and even geo-location features.

Weight In: Weightbot is a big help for those wanting to track their weight. Whether you made a New Year's resolution to shed a few pounds or simply need to train a little harder for your revised work-out, Weightbot tracks Body Mass Index (BMI), weight and other goals down to 1/10 of a pound.

Money Manager: Today it seems everyone needs to watch their money so bring your budget with you with Mint.com's money manager. It's free, easy and keeps track of your hard-earned cash.

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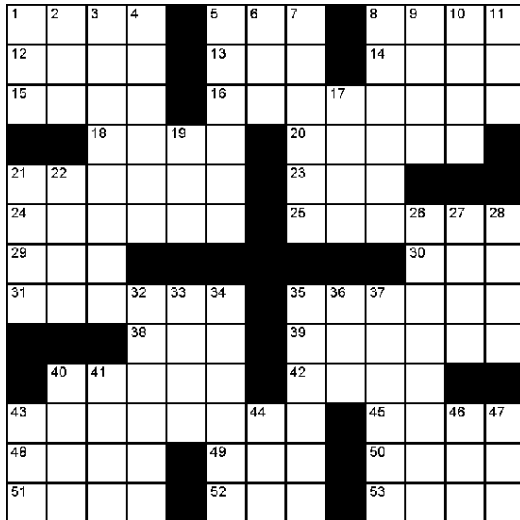
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NEWS YOU CAN USE

Your
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Insurance Crossword

Contact me for the solution!

Across

1. World domination board game
5. Golf goal
8. Pick up off the ground
12. Feed the poker kitty
13. Words before mode or carte
14. On the ocean
15. Filly's mom
16. Forget's opposite
18. 2007's "___ Movie"
20. Insurance seller
21. Protect against a 45 Across
23. Singer Henley or McLean
24. Put to rest, as a rumor
25. Wrong way to be led
29. The loneliest number
30. Impressed feeling
31. High places for pigeons
35. Like some patches (hyphenated)
38. Nutrition label stat.
39. Large paintings
40. Insurance filing after a 45 Across
42. Banana skin
43. Reason to use roadside assistance (2 words)
45. Event for which insurance is designed
48. Nude
49. Assist
50. Finger sound
51. Printing press needs
52. A Stoooge
53. Like an omelet

Down

1. Pickup truck model by Dodge
2. Once ___ blue moon (2 words)
3. Under pressure
4. ___ with the Joneses (2 words)
5. Wrapped package for shipping
6. Ginger ___
7. Hilton hotel rival
8. Complaint
9. Book's unique code (abbr.)
10. Podiatrist's specialty
11. ___ and feather
17. They may be inflated or bruised
19. Anger
21. Kelly Clarkson or Kalan Porter
22. Striped yellow pool ball
26. Skeddaddled (2 words)
27. G.I. no-show
28. Desires
32. Shreds, like cheese
33. Revise
34. Green Eggs and Ham character who is told "I do not like them"
35. Get in the way of
36. Regret
37. Threatening words
40. Feuding family
41. Prank or type of bird
43. X-Files agency
44. ___ de Janeiro
46. Droop
47. James Bond or Austin Powers

Crossword by Douglas R. Fink

Recipe: Weeknight Chicken Enchiladas

Serves 5

Ingredients

- 2 pounds shredded cooked chicken breast
- 3/4 pounds grated cheddar cheese
- 2 cups sour cream
- 1 pound processed cheese sauce such as Cheeze Whiz
- 10 white flour tortillas
- 1 jar mild tomato salsa

Directions

Preheat oven to 350 degrees.

In a bowl combine the shredded chicken, cheddar cheese and sour cream.

Place about 2 tablespoons of the chicken mixture down the center of each tortilla and roll.

Place the rolls into a rectangular baking dish and pour the melted cheese on top. Cover with foil and bake until hot, about 15 to 20 minutes.

Warm the salsa and pour on top of the enchiladas or serve on the side.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.

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Unfortunately, that is often a big mistake. Not only does it cost more the longer you wait, but you may not even be able to obtain it once an accident or illness strikes.

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Long-term care insurance provides needed assistance during one's later years and, even more important, also provides the type of coverage required in the event of a disability or severe illness.

Why It's Important

Since federal Social Security disability or SSD benefits require a minimum of six months' illness or injury prior to even applying for coverage - and it takes an average of six months to two years to obtain benefits - there is a significant gap in coverage until basic expenses are covered. Even then, the federal government plans do not cover all expenses.

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This Month's Sudoku

		1	6		9			4
			8					
	7	3			4	2	8	
	9		3			7	6	
	8			9			1	
	5	4			6		9	
	3	9	4			6	5	
					3			
6			5		2	9		

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Do you have enough insurance to meet your - and your family's - needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 555-555-5555 to arrange an appointment for a no-fuss, professional consultation.

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Don't Forget Life Insurance for the Stay-at-Home Spouse

One of the common misperceptions surrounding life insurance is that the working spouse is the only person who should be insured. If you or your spouse stays at home with the children it is essential to calculate the equivalent cost of replacing that support in order to maintain your standard of living in the event of a major loss.

Make a list of what it would cost to provide care and support if your spouse was not at home. Common examples include day care and babysitting fees, meal preparation or the cost of purchasing meals outside the home, transportation, tutoring, housecleaning, and errands. Remember, it is rare or even impossible for one spouse to do it all alone.

Once you have created the entire list, be sure to add in the rate of anticipated inflation. Based upon the age of your children, determine what the total cost of care will be until they are grown. Healthcare and education tend to rise faster than the general inflation rate, so leave wiggle room.

Don't forget yourself. While it's important to preserve the quality of life for your children, it is equally important to add in the loss of companionship and care that will impact the surviving spouse. Couples benefit from the help and assistance afforded by the relationship: everything from travel to and from medical appointments to a second income that would provide an additional layer or protection for couples as they age. Include the long-term impact and cost to your own quality of life when considering the total amount of life insurance to purchase.

Are You Making any of These Top 10 Insurance Blunders?

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When it comes to buying insurance, what you don't know can hurt you...and your family...for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Just call me at 555-555-5555 and I'll send it right out to you.

How to Stay Optimistic on the Gloomiest of Days

"When it comes to bad news, we've never had it so bad." That sentiment by Laurence Shorter, author of *The Optimist: One Man's Search for the Brighter Side of Life*, sums up the way most people are feeling given today's uncertain economic situation and foreboding future.

Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals.

Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

Count Your Blessings: That old advice your grandparents gave you really does work! They lived through world wars, economic turmoil and other hardships, so perhaps there really is something to be said about remaining grateful for what is going right rather than merely focusing on what is going wrong.

Do Something for Others: Those that give of themselves know it truly is more blessed to give than receive; somehow it tends to put things into perspective and allows us to become more open to the friendship of others.

Make Time for What Matters: Family, friends and the simple pleasures of life take on greater importance than ever when times are tough. Make the most of what life has to offer by setting aside quality time to spend with loved ones.

Take a Time-Out: Allow yourself to take personal time when you need it; whether you go for a walk or splurge on a little something special, remember that you are only human.

NEWS YOU CAN USE

Your
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Wise Buy: Long-Term Care Insurance

What you don't know about long-term care insurance could hurt you for years to come. Everyone knows they need insurance, but even those who are diligent about other forms of insurance tend to forget about long-term care insurance until late in life.

Unfortunately, that is often a big mistake. Not only does it cost more the longer you wait, but you may not even be able to obtain it once an accident or illness strikes.

Long-term care insurance provides needed assistance during one's later years and, even more important, also provides the type of coverage required in the event of a disability or severe illness.

Why It's Important

Since federal Social Security disability or SSD benefits require a minimum of six months' illness or injury prior to even applying for coverage - and it takes an average of six months to two years to obtain benefits - there is a significant gap in coverage until basic expenses are covered. Even then, the

federal government plans do not cover all expenses.

According to the US Census, four out of five people will eventually experience at least six months of illness or injury that leaves them unable to provide for their own basic activities of daily living.

When to Buy It

Purchasing long-term care insurance early in life is the most affordable and certain way to guarantee your family doesn't encounter hardship due to unexpected circumstances during your high-income years and long-term outlook.

If you are the primary wage earner for your household, have no children or family members to assist during your retirement years or simply can't count on Social Security to provide for all of your needs, then long term care insurance is a must for your insurance portfolio.

Remember, plan ahead and purchase while you are young and healthy in order to obtain the best rates.

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