



## **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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Your contact details here

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Check guests' food allergies, special needs and important daily routines; Select menu side-dishes and desserts requiring little last-minute preparation, so you can relax and have fun during the holiday; Graciously accept offers of food or help, or suggest alternatives that tap guests' talents and fit your plans; Arrange fun activities, sports or games, according to people's interests. When family members replay long-established interactions, enjoy the fun bits and smooth over the bumps - keep a light heart, stay focused on solutions, and divert attention as necessary.

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Hunger is the best sauce for diners and the arch enemy of dieters. Eating many times daily helps to reduce hunger and take off pounds.

### Biology

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Seeing less food on the horizon, the body is more careful with what it has, storing calories against a rainy day. Most of us won't know actual starvation, so the saved calories become unhealthy fat. By eating frequently, we assure the body that there's no need to worry about bad times. It continues to burn calories off willy-nilly.

Frequent meals can be smaller and add up to a lower daily intake. If stomachs are not overstuffed, they shrink, consequently filling up sooner. Dieters are able to turn off hunger signals with fewer calories.

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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.

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Your business, real estate holdings and other assets could be wiped out with just one lawsuit. Many people are surprised to learn they are more "at risk" than they realize.

Think you are exempt or just not sure you need personal liability insurance?

If any of the following apply to your present life situation then chances are you are at greater risk than you realize:

- You are employed or work in a high-risk professional occupation including private practice or own your

own business.

- You own valuable assets including land, rental property or other investments.
- You have a teen or young adult at home or in college; remember, you are responsible for their liabilities until they reach adulthood... including auto accidents or other functions that could put your property at risk.
- You sit on the board of directors, advisory board or other position for a corporation or not-for-profit agency.

Personal liability insurance is affordable and a great safe-guard from potential lawsuits or claims against personal and/or family assets and holdings above and beyond those covered by standard

auto, malpractice or homeowners policies.

One of the most affordable types of insurance available, personal liability policies cost between \$200 and \$450 annually for \$1 to \$2 million in coverage.

To calculate the size of your policy simply add up all of your assets including financial, real estate, cash or other valuables then subtract the amount of your current coverage.

The remaining figure should be the basis of your coverage.

Be sure to take inflation and recent appraisal values into account by speaking with your insurance agent.

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**Body:** Lean slightly forward when listening, without invading the other person's space. It shows interest. Keep an open and receptive posture.

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## Ideas for a Quick Breakfast on the Go

A healthy breakfast is one key to a great day. When time is short in the morning, a portable meal helps you on your way.

- Fruits are natural sources of vitamins, fiber, and sugar.
- Bananas, apples, and pears are highly portable.
- Prepare fruit salad in advance.
- Blend a smoothie from fruit, orange juice, and yogurt

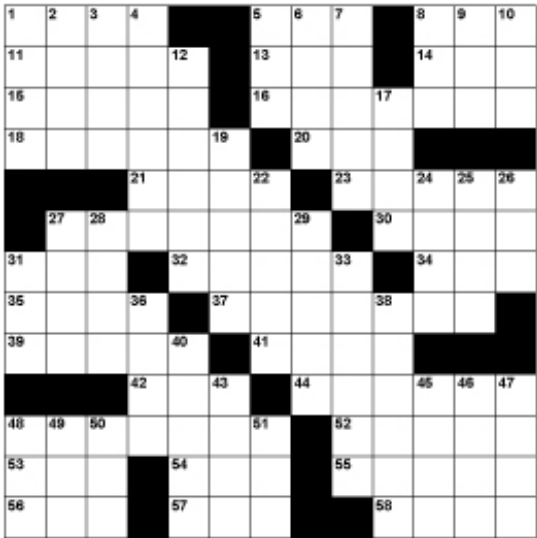
- Bag a handful of almonds.
- Use nuts as toppings.
- Buy or make trail mix.
- Whole-grain, high-fiber cereals provide complex carbohydrates. Ahead of time, bag meal-sized portions for eating dry.
- Healthy choices are Wheaties, Cheerios, Total, and granola.

## Did You Know These Facts?

- The Strait of Magellan, which connects the Pacific and Atlantic Oceans, was first navigated by Ferdinand Magellan on November 1, 1520.
- The Soviet Union launched *Sputnik 2*, containing the first animal to enter orbit - a dog called Laika - on November 3, 1957.
- The Museum of Modern Art in New York opened to the public on November 7, 1929.
- Construction began on the White House on November 10, 1792.
- Princess Elizabeth, who was later to become Queen of England, married Philip Mountbatten in London on November 20, 1947.
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- "A Christmas Carol," by Charles Dickens, was published in England on December 19, 1843.

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Your  
Name Here



## Across

1 - Juniper  
5 - Mother  
8 - Toward the stern  
11 - Consumers  
13 - Exclamation of surprise  
14 - Part of verb to be  
15 - Cheerful  
16 - Honcho  
18 - Adventurous expedition  
20 - Not in  
21 - Hoot  
23 - Pertaining to a particular place  
27 - Old woman  
30 - Supporter  
31 - Forfeit or sum paid into the pool  
32 - Scoffs

34 - Exploit  
35 - Prepare for publication  
37 - Capital of Sri Lanka  
39 - Very small island  
41 - Starchy food grain  
42 - Corded cloth  
44 - Ember  
48 - Creatures  
52 - Garlic-flavored mayonnaise  
53 - Legendary emperor of China  
54 - Encountered  
55 - Rope with running noose  
56 - Even (poet.)  
57 - Speak  
58 - English court

## Down

1 - Drinking vessels  
2 - Seaward  
3 - Deprived of the sense of hearing  
4 - List of errors  
5 - Crowd  
6 - State of USA  
7 - Influential person  
8 - Exclamation of surprise  
9 - From  
10 - 9th letter of the Hebrew alphabet  
12 - Powerful  
17 - Portico  
19 - Containing iodine  
22 - Small drum  
24 - Heavy stick  
25 - Too  
26 - Alkali  
27 - Deities  
28 - Irritate  
29 - Pertaining to song  
31 - Wreath of flowers  
33 - Pert. to society  
36 - Division of a school year  
38 - Servile  
40 - Crews  
43 - Entreaty  
45 - Prescribed amount  
46 - Otherwise  
47 - Public disturbance  
48 - Affirmative vote  
49 - Not  
50 - Electrically charged atom  
51 - Pignon

## Recipe: Venison Loin with Plum Compote

8-9 fresh plums, 1/2 cup sugar, more to taste, 1/2 cup water, 1/3 cup dry red wine, 1 tablespoon red currant jelly, 1 tablespoon lemon juice, pinch cayenne red pepper

1 lb venison medallions, or loin, cut into 3/4" slices, 1/4 teaspoon salt, 1/8 teaspoon black pepper, scant flour, 1 tablespoon unsalted butter, 1 tablespoon canola or other vegetable oil

1 small shallot, minced, 1/2 cup beef broth

Pit and slice plums. In a small saucepan, cook sugar and water over medium-low heat about five minutes, stirring occasionally, until sugar dissolves. Add plum slices, wine, currant jelly, lemon juice, and cayenne and cook over low heat about 10-15 minutes or until plum slices soften, stirring occasionally. Set aside. Salt and pepper venison pieces and dredge lightly in flour. Heat butter and oil in heavy skillet over medium heat. Cook venison about 2-3 minutes on each side, until brown but still yielding in center. Add minced shallot to pan drippings and sauté until softened; then add beef broth and cook down a minute or two until it thickens. Add reserved compote and heat together. Taste for seasoning. Pour over venison and serve.

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## This Month's Sudoku

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

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To calculate the size of your policy simply add up all of your assets including financial, real estate, cash or other valuables then subtract the amount of your current coverage. The remaining figure should be the basis of your coverage. Be sure to take inflation and recent appraisal values into account by speaking with your insurance agent.

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## Are You at Risk from 'Insurance Gaps?'

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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## Do You Have Enough Life Insurance?

If you have never purchased life insurance or if it has been a while since you bought your policy then you may be under-insured. Use these tips to help calculate your life insurance needs.

**Plan ahead for life-changing events:** Marriage, retirement, childbirth, starting a business or even buying a home can alter the amount of life insurance required to care for your family. Make a point of reviewing your life insurance needs at least once per year.

**Define your goals:** Depending upon your life stage, the purpose of life insurance may be to replace a lost income or supplement a retirement pension and health benefits. Whatever the main financial goal may be, include the actual annual amount plus benefits and intangibles such as health insurance, care-taking and help with household duties. Remember, it will be necessary to pay someone else to perform those same duties in the event of an untimely death.

**Add Inflation:** After you have derived an estimate of the total base benefit amount, include anticipated rates of inflation. Don't use the average government inflation rate, especially for college or health care expenditures which tend to rise far above those of other goods.

**Draw-Down Period:** Ideally the "perfect" amount is one that allows your family to use a combination of interest on the funds plus principle until the amount is exhausted.

**Taxes:** Depending upon how the life insurance is purchased and held, some portions may be taxable.

## 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 Shed the Pounds by Eating More Often

Hunger is the best sauce for diners and the arch enemy of dieters. Eating many times daily helps to reduce hunger and take off pounds.

### Biology

The internal mechanisms designed to protect us against starvation work to our disadvantage when we want to lose weight. The first thing that a conscientious dieter does is eat less. Unfortunately, that's a signal to the body to become more efficient.

Seeing less food on the horizon, the body is more careful with what it has, storing calories against a rainy day. Most of us won't know actual starvation, so the saved calories become unhealthy fat. By eating frequently, we assure the body that there's no need to worry about bad times. It continues to burn calories off willy-nilly.

Frequent meals can be smaller and add up to a lower daily intake. If stomachs are not overstuffed, they shrink, consequently filling up sooner. Dieters are able to turn off hunger signals with fewer calories.

Some researchers and nutritionists argue that frequent small meals don't affect our biology so much as our psychology. Weight loss, they say, is the simple result of what we eat and how much, not when. Their thesis is that long gaps between meals causes mental stress and binge eating.

### Delectable Diets

What to eat is not news to anyone. Fruits and vegetables top the list. Reduce sugars and fats without removing them entirely. Eat from the major food groups daily. Avoid processed foods and pre-packaged convenience items.

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## Keep Your Personal Assets Safe

You have spent your lifetime building assets to take care of your financial future but how much time have you spent learning how to protect those investments? Your business, real estate holdings and other assets could be wiped out with just one lawsuit. Many people are surprised to learn they are more “at risk” than they realize.

Think you are exempt or just not sure you need personal liability insurance? If any of the following apply to your present life situation then chances are you are at greater risk than you realize:

- You are employed or work in a high-risk professional occupation including private practice or own your own business.
- You own valuable assets including land, rental property or other investments.
- You have a teen or young adult at home or in college; remember, you are responsible for their liabilities until they reach adulthood... including auto accidents or other functions that could put your property at risk.

- You sit on the board of directors, advisory board or other position for a corporation or not-for-profit agency.

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