

News You Can Use

Brought to You By Mark A. Smith

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MAInsurance.com



Santa's Reply Letters – North Pole Postmark

The Christmas season is a magical time of the year for children. To add to the magic consider a letter from Santa postmarked from the North Pole for your kids. After all, a letter from Santa is a big deal.

Help your child write the letter and include their wish list, thoughts and any questions they may have.

Then you write the response letter from Santa that includes the specifics your child addressed in their letter. This way your child will know Santa read their letter. Also tell them how good they were this year (kids love that) and if your child did something good in particular during the year mention it, shows that Santa really is watching.

Mention the North Pole in your response letter from Santa. Talk about how Santa and the elves are preparing for Christmas Eve night, about the weather, the reindeer, Santa's favorite cookies and other North Pole activities. Also thank the child for writing their letter to Santa.

After writing Santa's response letter, place it in a stamped envelope addressed to the intended recipient (your child's name, your mailing address). If possible use a Christmas-themed stamp. "Santa, North Pole, Alaska," should be included as the return address in the upper left corner of the envelope. This envelope should then be placed into a larger, properly stamped First-Class Mail or Priority Mail envelope with your correct return address and mailed to:

North Pole Holiday Postmark
Postmaster
4141 Postmark Drive
Anchorage AK 99530-9998

**Please mail your request by Dec. 10.
North Pole postmark requests must
arrive in Fairbanks, AK, before Dec. 15.**

Postal elves at the nearby North Pole Post Office will open the envelopes, postmark Santa's reply letters and mail them back to the children they are addressed to.

You Asked - Free Workshops Coming in 2010



Due to numerous requests & inquiries, there will be more workshops in the coming year. A lot of you expressed you wanted to get information and gain more knowledge about how to get life-time income, safety of principle, tax benefits for your heirs and other pressing concerns about retirement.

To find out when and where these free workshops will be just email:
Pwagner@MASinsurance.com

Or Call 720-891-7500



Things to Think About Before Cashing In Your Policy

Thinking of selling your life insurance policy to get the cash? Make sure you understand the pros and cons first.

Life settlements are increasingly popular alternatives for older Americans or others struggling with major medical bills, but there are potential pitfalls that should be carefully considered, including the potential for abuse or even outright fraud.

The first step is to understand who you are dealing with and under what terms. Many life insurance policies provide for catastrophic medical events by allowing the policyholder to take a reduced settlement offer in advance. In contrast, settlement companies actually purchase the policy, pay the remaining premiums and collect the cash value upon the death of the original owner.

While there are special instances when this may be desirable, there may also be increased risk of fraud or abuse.

Most people purchase life insurance in order to protect the financial future of their family or other loved ones. Selling the policy for cash in advance may leave dependents at risk or inadvertently expose them to financial hardship.

It's advisable to speak with your estate planner and insurance agent to understand the full tax and financial implications for your family's financial future should you opt to exercise the sale of a policy.

There is little federal oversight of the practice of selling life insurance policies, but there has been an increased demand for stricter regulation.

Java Addicts

A cup of Joe on us when you send my assistant all the names of Santa's Reindeer and your address & she'll send you a free Starbucks coffee card.

Just email to:
pwagner@MASinsurancelc.com

Thanks for All Your Referrals!

As you know, my business is based on referrals.

I appreciate being recommended to your family, friends and associates.

And for those of you who already recommend me, thanks for your trust and confidence!

Just One Phone Call

The cost of health insurance premiums, as we know, keeps rising. So much so, it has become a financial burden to a lot of people. I understand. I myself received a \$150 per month increase, ouch! But before you drop your health coverage – call me first. Let's check into your options before making a decision that may cause you some repercussions down the road. Let me know what's going on, I don't know how to help you if you don't let me know. I am just one phone call away to find out your options. I always make it a priority to be available to my clients, including weekends.

Remember I'm your agent; the worst thing to do is to not call me. Don't ever hesitate to let me know your concerns or issues. Yes, I like it when my phone rings and I like to hear from my clients. My purpose is to provide you with the best possible options and service.

Food Rules to Live By

Earlier this year, Michael Pollan, author of *In Defense of Food: An Eater's Manifesto*, asked readers of the *New York Times* to contribute "food rules" to live by.

Here are some of the contributions. Read more at:
<http://tinyurl.com/pollanrules>

"It's better to pay the grocer than the doctor."

"Don't eat egg salad from a vending machine."

"No second helpings, no matter how scrumptious."

"If you are not hungry enough to eat an apple, then you are not hungry."

"Breakfast you should eat alone. Lunch you should share with a friend. Dinner, give to your enemy."

"Don't eat anything that took more energy to ship than to grow."

"Avoid snack foods with the 'oh' sound in their names."

"When drinking tea, just drink tea."

Did You Know?

Can you answer these science questions? Answers below.

What is another name for trismus?

What causes an object to accelerate?

Which planet orbits the sun at the fastest speed?

What causes an echo?

Jonas Salk developed a vaccine for what disease?

An abnormally fast heartbeat is termed what?

(Answers: Lockjaw, force, Mercury, reflected sound waves, polio, tachycardia)

Source: coolquiz.com

We Were Just Curious About LTC

Last month I put on a workshop which was geared towards the many different ways to take advantage of life insurance and tax free income. I was planning to just touch on long term care, but was surprised by all the questions that came up about the subject. They knew this type of insurance was available, however didn't know what the benefits were and the ramifications of not having the coverage.

As our population ages the need for long term care will increase. The burden on the government on dealing with LTC is huge and will only get worse as the baby boomers move into the need of LTC. The government realizes the strain it is in for and is pushing the public to handle their own long term care.

This type of insurance is appropriate if you have assets that you want to protect, can afford the premiums and want to be in charge of the type of future care you receive. When you have LTC, the spouse that is not in need of long term care will not lose their quality of life due to the drawdown of assets required by Medicaid.

If you or your spouse require long-term care and have no LTC coverage you will have to spend down your assets that you spent years to accumulate down to \$ 2,000. You can lose part of if not all of IRA's, pensions, 401k's, 403 (b)'s, mutual funds and any other asset and income sources.

Medicaid allows you to keep some assets. But there are restrictions.

Medicare is the federal health insurance program for people over 65 and some disabled individuals. Many people erroneously believe Medicare will pay for their long-term care. Medicare does have a very limited benefit for nursing facility care.

Also be aware of the look back period for your assets.

Since there are many aspects to be aware of, in 2010, I will conduct a workshop just on the subject of LTC.

For more in-depth information, contact me at 720-891-7500.

This article is for general information only and is not intended to provide specific advice or recommendations for any individual.

How to Check Your Internet Speed

In today's hectic world, being stuck in the slow lane of the information highway is no fun at all.

If you find your Internet connection is moving at a crawl, there are a couple of websites that can help you figure out your upload and download bandwidth.

www.Speed.io - An easy-to-use website that includes ping time, number of connections made per minute and other useful diagnostics.

www.Speakeasy.net - Another super-simple speed test that takes less than a minute.

Either site will enable you to compare your Internet connection rate to others in your area. Remember, uploads and downloads differ dramatically based upon the type of connection, geographical area and surrounding usage patterns.

Commonly cited performance winners range from 5.5 megabits per second to more than seven megabits per second for downloads and slightly less for uploads.

If you discover that your connection is lacking, contact your Internet service provider. It's often an easy fix and it might not even require an appointment.

Host a Fun Family Gathering for the Holidays

Family and friends bless our homes during the holidays, bringing laughter and shared memories. Hosting a houseful of visiting relatives is a worthy challenge.

Calm Kids - Remove breakables and sharp-cornered furniture from play areas - for toddlers, childproof the house; A good night's sleep - afternoon rest periods help children (and adults) stay in top form; Provide amusing games, crafts and movies.

Appreciative Adults - Check guests' food allergies and special needs. Select side-dishes and desserts requiring little last-minute preparation, so you can relax and have fun during the holiday. Accept offers of food or help.

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 and enjoy.

Worth Quoting

The holidays are traditionally a time of eating and drinking. So here are some well-known quotations about food.

"Part of the secret of success in life is to eat what you like and let the food fight it out inside."

Mark Twain

"The murals in restaurants are on par with the food in museums."

Peter De Vries

"Food is the most primitive form of comfort."

Sheila Graham

"You don't have to cook fancy or complicated masterpieces - just good food from fresh ingredients."

Julia Child

"Food is our common ground, a universal experience."

James Beard

"Food is an important part of a balanced diet."

Fran Lebowitz

NEWS YOU CAN USE

If you try this recipe, let us know if it's a keeper.

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

Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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Thanks for reading! If you'd like to sign up for our email newsletter go to our website, click the newsletter tab and join.

Receive \$50 when you refer someone that uses our services.

Recipe: Citrus-Kissed Baked Chicken

Serves 4

- 8 skinless chicken thighs, bone in
- 3 tablespoons lemon juice
- 1 teaspoon salt
- 1/2 teaspoon pepper
- 3/4 teaspoon paprika
- 1 tablespoon olive oil
- 1 cup pitted ripe olives
- 1 cup chopped onion
- 2 tomatoes, seeded/ sliced
- 1 1/2 cups orange juice

Preheat oven to 350°.

In a nonreactive bowl, marinate the chicken thighs in the lemon juice, salt, pepper and paprika for at least 30 minutes and up to two hours.

Heat olive oil in a skillet, and then remove the chicken from the marinade and brown on all sides. Place the browned chicken in a baking dish. Add the olives, onion, tomatoes, and orange juice.

Cover dish with foil and bake for 45-50 minutes or until the chicken is cooked through and, when pierced, juices run clear.

