

News You Can Use

Brought to You By Mark A. Smith

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Easy Exercises You Can Do in Front of the TV

It's not always easy to get to the gym, so here are some simple exercises you can do at home or in the office - even while you're in front of the TV.

Remember to consult your doctor before you start any exercise program and to stop exercising if you feel light-headed or become short of breath.

Stretches: Sit on the edge of your couch, with one leg extended in front of you, heel on the ground and toes pointing upwards. Slowly bend at the waist and reach toward your toes. It's okay if you feel a little discomfort -- but stop if it feels painful.

Light cardio: You can easily march or jog in place in front of the TV. Try it also while sitting down -- just march your feet in place.

Weights: If you don't have weights at home, food cans or anything else heavy will work. Hold your arms above your head, and then bend your elbows so the weights are lowered toward your shoulders. Then repeat. Alternatively, use the weights to perform bicep curls.

Jumping jacks: You can perform these while sitting down, stretching out your legs and arms fully on each movement. Keep your abdominal muscles tight. If you are feeling more active, perform regular jumping jacks standing up.

Stability ball: Instead of sitting on the couch to watch TV, try using a stability ball. Use the ball to keep yourself warmed up while you're not exercising.

Commercial breaks: Use the time during commercial breaks to do your more vigorous exercises or exercises that don't allow you to keep an eye on the screen.

Are You Making Any of These Top 10 Insurance Mistakes?



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 Mistakes - and How to Avoid Them."

Just call me at 720-891-7500 and I'll send it right out to you.

Auld Lang Syne

At the stroke of midnight on New Years Eve, most of you were probably popping the bubbly, blowing horns, tossing confetti, kissing everyone within a 6-ft radius and concluded with the tradition of singing the song Auld Lang Syne to ring in the New Year, banishing Old Father Time and welcoming Baby New Year. After toasting with one too many glasses of champagne, did you mutter the lyrics to Auld Land Syne?

The title words 'Auld Lang Syne' literally translates as 'Old Long Since'. Although the song begins with a question whether old times should be forgotten, the song is generally interpreted as a call to remember long standing friendships. The lyrics of Auld Lang Syne were written by Robert Burns in the 1700's.



Should auld acquaintance be forgot
and never brought to mind?
Should auld acquaintance be forgot
and days of auld lang syne?
For auld lang syne, my dear,
for auld lang syne,
we'll take a cup of kindness yet,
for auld lang syne.

Should auld acquaintance be forgot
and never brought to mind?
Should auld acquaintance be forgot
and days of auld lang syne?
And here's a hand, my trusty friend
And gie's a hand o' thine
We'll tak' a cup o' kindness yet
For auld lang syne

Why Disability Insurance Is Key to Your Financial Health

Most people make it a priority to purchase adequate levels of home, auto and even life insurance, but few make the same commitment for disability coverage.

Unfortunately, research shows disability insurance is one of the most urgently needed forms of coverage available. It is vital to ensuring financial stability, though, as nearly 80% of people are likely to experience at least six months of disability during their lifetime.

Disability insurance provides financial protection in the event of an accident, illness or injury. Even those with a hefty emergency fund in place may find their accounts insufficient to meet the additional demands of child care, home health services, medication or other needs during a disability.

Long-term disability is one of the leading causes of bankruptcy and poverty in the nation, affecting not just the ill or injured person, but the entire family. Even short periods of disability can have a dramatic impact on the finances of an entire family.

Unfortunately, government-sponsored forms of disability coverage often have extensive waiting periods and other limitations that may result in a devastating financial crisis, especially if a family is dependent upon a primary wage-earner for support.

Disability insurance ensures that the household is able to meet basic obligations whether the situation lasts a few months or several years. Like most forms of insurance, though, it's most affordable when you are still healthy.

The Birth of a New Ocean?

A giant crack has opened up in the eastern Ethiopia desert - and it could be the beginnings of a new ocean.

The crack, which is 35 miles long and up to 20 feet wide, opened in just days in 2005, according to a report by Live Science.

It's the same kind of process that is believed to create oceans.

The rift opened up when a volcano at one end erupted, pushing magma into the gap and "unzipping" it.

Scientists believe that eventually the Red Sea will pour into the area, creating an ocean.

But that won't happen for a million years or so.

Goals or Resolutions?

Almost half of American adults make one or more resolutions each year and about half are broken by the first week. However, many people find that establishing goals is more beneficial than making resolutions. Goals tend to be positive and achievement oriented, whereas resolutions seem more like making wishes.

Decide what your goal is.

Write it down. A written list of goals is an effective reminder of what you need to do and a good review of your accomplishment.

Start small, but keep going forward. Goals don't have to be big ones. When you set your goal too high, you might find it too overwhelming, time consuming and then you just give up.

Have a good plan of attack. The steps needed to accomplish your goal, complete with time, dates, amount, some details. Breakdown your goals in workable units.

Remember goals are road maps to success.

Resolutions of Past

2004: I will get my weight down below 160.

2005: I will watch my calories until I get below 170.

2006: I will follow my new diet religiously until I get below 180.

2007: I will try to develop a realistic attitude about my weight.

2008: I will work out 5 days a week.

2009: I will work out 3 days a week.

2010: I will try to drive past a gym at least once a week.



Thanks for All Your Referrals!

I have appreciated your business all year long and look forward to continue providing you with your health, life insurance and annuity needs for 2010.

HAVE A PROSPEROUS & HEALTHY NEW YEAR!

Time for a New Year Review of Your Life Insurance

The start of a new year is the perfect time to review your life insurance needs. The following information will help ensure that you get off to a sound and secure financial start.

Why You Need Life Insurance

Plain and simple, life insurance is the ultimate form of protection for your family's financial future. Whether you're the primary breadwinner or the person who holds it all together at home, life insurance ensures that your family is able to sustain its standard of living should you pass away.

Why Purchase Your Own Policy

Purchasing your own policy, rather

than depending solely upon an employer-sponsored policy, makes perfect sense. Your own policy provides stability in the event of a job loss.

Types of Life Insurance Policies

There are several types of life insurance policies designed to fit nearly any budget, age or need.

Term Life Insurance: Such insurance is considered one of the most affordable options. Term life insurance provides important protection for young adults and others seeking cost-effective options. It does not include an investment option.

Whole Life Insurance:

Premiums typically include a face value portion and an investment portion, which is paid in the form of dividends. Although initial premiums are higher than they are for term life, whole life often is more affordable for long-term coverage.

Universal-life: Is a type of permanent insurance policy that combines a death benefit with a money market-type investment that pays a market rate of return, usually a minimum rate. To get a higher return, these policies generally don't guarantee a market rate of return.

Use These Tips to Help You Concentrate Better

If time is money, the ability to concentrate on a task and do it quickly is worth a lot.

Focus: Hobbyists know the pleasures of intense focus. The hours go by like minutes. The first mover of concentration is *wanting* to pay attention - to focus better on a mundane task, and find something about it that you like.

Eat nutritious meals. If you're hungry, eat a healthy snack before beginning the task.

Drink water. By the time you notice thirst, the brain is dehydrated. Keep water handy.

Adjust the noise. Some people need quiet to focus. Others need background hum. Experiment to discover your best setting. Soft music can be helpful.

Practice: The ability to concentrate is not dependent on IQ or natural aptitude. It's a muscle strengthened by practice. Track the length of time that you can pay attention, and extend it a little bit each day.

Breaks: Spotters in search planes are switched frequently. After a while, it's impossible to keep the mind and eyes sufficiently focused. Give yourself breaks. Stand up and stretch, do a different activity, or go and play as a well-earned reward.

What Does the Large Hadron Collider Do?

You've no doubt heard of the Large Hadron Collider (LHC) - the 17-mile-long circular instrument beneath the French-Swiss border.

The idea is to use the LHC to find answers to unresolved questions in particular physics and help explain how the universe works.

For example, scientists don't understand why tiny particles weigh the amount they do. And why do some have no

mass at all? They're looking for the Higgs boson - a particle that they think exists but has never been seen - to prove the current theory.

They also wonder what is 96% of the universe made of? The stuff we see - matter - makes up only 4% of the universe, so what is the nature of the dark matter and dark energy that are difficult to detect but exert strong gravitational forces?

Worth Quoting

The New Year is traditionally a time of fresh starts. So here are some quotes about beginnings.

"The beginning of knowledge is the discovery of something we do not understand."

Frank Herbert

"Fear not that thy life shall come to an end, but rather fear that it shall never have a beginning."

John Henry Cardinal Newman

"Genuine beginnings begin within us, even when they are brought to our attention by external opportunities."

William Bridges

"Look with favor upon a bold beginning."

Virgil

"Beginning is easy. Continuing is hard."

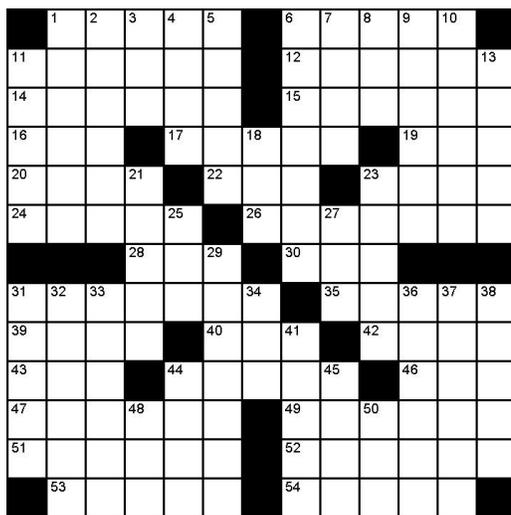
Japanese Proverb

"The beginning is the most important part of the work."

Plato

NEWS YOU CAN USE

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



Crossword

Contact me for the solution!

Down

1. Apple type
2. Adjusts the car wheels
3. Jon and Kate's network
4. Electric swimmers
5. Like a canyon wall
6. Royal seats
7. "I haven't a thing to ___!"
8. Santa's helper
9. Parisian tower
10. New Orleans college
11. Judeo-Christian holy book
13. Darns
18. Person of habit?
21. Tropical fruit
23. Begin
25. Don't Bring Me Down band
27. Gender
29. Continue
31. Portrait holder
32. Sheets and such
33. Connect
34. Took a load off
36. Saudi language
37. Bumpkins
38. Night sky sight
41. Shadings
44. Assistant
45. ___ roast (butcher's cut)
48. Neither fish ___ fowl
50. Oda ___ Brown (Whoopi's Ghost role)

Across

- | | |
|----------------------------------|--------------------------|
| 1. Hobbies or wives | 30. The Dead ___ Scrolls |
| 6. Canary call | 31. Ice cream options |
| 11. Swan Lake, for one | 35. See-through pictures |
| 12. Balloon filler | 39. Beetle meter maid |
| 14. Eaves hanger | 40. Cheerio grain |
| 15. Lottery-style fundraiser | 42. Horse speed |
| 16. Marsh | 43. Picnic pest |
| 17. Spanish mister | 44. Play person |
| 19. Air blower | 46. Alias |
| 20. Air inhaler | 47. Nasty sort |
| 22. Play on words | 49. Phone need |
| 23. 52-Across button | 51. Prep a spy's message |
| 24. Follow | 52. Internet messages |
| 26. Gets snug | 53. Rip up |
| 28. Mont Blanc or the Matterhorn | 54. Blueprint details |

[Crossword by Douglas R. Fink]

Recipe: Shrimp in Coconut and Lime

Serves 4

2 pounds raw shrimp, shelled & deveined

Grated zest and juice of 1 lime

1 tablespoon olive oil

1/8 teaspoon red pepper flakes

1 tablespoon minced ginger

1 cup coconut milk

1 teaspoon fish sauce

1 tablespoon cornstarch
(Dissolved in 1 Tbsp water)

4 tablespoons chopped cilantro

4 spring onions, green and white parts sliced crosswise

Marinate the shrimp in lime juice and zest for up to an hour. Heat olive oil in a large skillet. Remove shrimp from marinade and stir fry for 3-4 minutes. Add the red pepper flakes and ginger and stir until fragrant - about one minute. Add coconut milk, fish sauce and cornstarch mixture. Lower heat and simmer, stirring occasionally, until sauce thickens. Add half the cilantro and the onions. Simmer another 1-2 minutes, or until shrimp are cooked through. Serve with remaining cilantro sprinkled on top.

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**HAPPY
NEW
YEAR!**