



## **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

## 3 Steps to Make Your New Year's Resolutions Stick

Every year it is the same thing: hopeful anticipation over a fresh start combined with a hint of anxiety over private failures.

Whether you want to drop those extra pounds or take control of your financial future, it is possible to truly change your life without pain and anguish with these simple steps for transforming your New Year's resolution into reality:

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Tackle the goal one step at a time and keep it simple by breaking it into small tasks.

**Banish All-or-Nothing Thinking:** Change happens gradually over time, and even the most successful people occasionally fall flat and must pick themselves back up. Don't focus on the failure – just pick up where you left off and don't stop until you have reached your goal.

**Start!** All the planning and preparation in the world won't matter one bit until you actually put the plan into action. Procrastination, rationalization and excuses top the list of reasons why a plan fails.

Make it a priority to work toward your goal each and every day without fail; even if you are unable to fully participate due to illness or other issues, reserve the time and participate to the best of your ability until you're able to resume.

## 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."

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## Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at xxxxx@xxxx.com or call xxx-xxx-xxxx for the answer.

What was the real name of Lewis Carroll, author of Alice's Adventures in Wonderland?

## Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

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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.

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"Sometimes I've believed as many as six impossible things before breakfast."

"It's a poor sort of memory that only works backward."

"If you don't know where you are going, any road will take you there."

"Everything has got a moral if you can only find it."

"Begin at the beginning and go on till you come to the end: then stop."

"'But I don't want to go among mad people,' Alice remarked. 'Oh, you can't help that,' said the Cat: 'We're all mad here. I'm mad. You're mad.'"

"No good fish goes anywhere without a porpoise."

"One of the secrets of life is that all that is really worth the doing is what we do for others."

"Take care of the sense and the sounds will take care of themselves."

"The rule is, jam tomorrow and jam yesterday - but never jam today."

"'What is the use of a book', thought Alice, 'without pictures or conversations?'"

"Now, here, you see, it takes all the running you can do, to keep in the same place. If you want to get somewhere else, you must run at least twice as fast as that!"

"Which form of proverb do you prefer Better late than never, or Better never than late?"

"There are three hundred and sixty-four days when you might get un-birthday presents, and only one for birthday presents, you know."

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## Eliminate and Don't Duplicate

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There aren't many homes without at least one piece of furniture from Ikea. The Swedish furniture store has become extraordinarily successful by selling well-designed furniture at reasonable prices.

But sometimes you can't find exactly what you need in the giant blue warehouse. That's where Ikea Hacks come in – ways to modify Ikea products to fit your needs. Indeed, entire websites have sprung up dedicated to the topic. Here are some ideas from Ikea Hacker ([ikeahacker.blogspot.com](http://ikeahacker.blogspot.com)):

- Putting two CD holders together to make a dish drainer
- Using outdoor decking to make a spa-like bathroom floor
- Butcher's block kitchen countertops used to make an attractive desk
- A coffee table made from a stainless steel shelf
- A room divider made from chests of drawers
- A medicine cabinet that hides a bar
- A dresser that makes a neat CD holder
- ...and a model train inside an Ikea coffee table!

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## Recipe: Homemade Fruit and Nut Granola

This granola is sweet, crunchy and delicious as a snack, yogurt topping or in a bowl with regular or soy milk.

- 3 cups oats
- 1/2 cup pecans, chopped
- 1/4 cup blanched almonds, chopped
- 1/3 cup sunflower seeds
- 1/3 cup sesame seeds
- 1/3 cup wheat germ
- 1/4 cup canola oil
- 3 tablespoons dark brown sugar
- 3 tablespoons maple syrup
- 1 teaspoon vanilla
- 1 teaspoon cinnamon
- 1/4 teaspoon salt
- 1/2 cup diced dried apples
- 1/2 cup dried dates
- 1/2 cup raisins

Preheat oven to 300° F. Mix together oats, pecans, almonds, sunflower seeds, sesame seeds and wheat germ. In a separate bowl, mix together canola oil, brown sugar, maple syrup, vanilla, cinnamon and salt. Pour over oat mixture. Spread in foil-lined 10" x 15" pan. Bake, stirring every 15 minutes, approximately 40 minutes or until golden. Add dried apples, dates and raisins, toss well, and cool.

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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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**Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of investing or applying for a mortgage, please get in touch.**

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## 4 Essential Rules for a New Year Insurance Checkup

As the New Year approaches, it is only natural to reflect on changes that took place over the past year. It's also the perfect time to assess your insurance needs and take steps to protect your financial future for the year to come.

Schedule a time to speak with your insurance agent if any of the following apply:

**Change in marital status:** Everything from auto coverage to beneficiaries on life insurance may need to be updated to reflect a change in marital status. Other policies likely to be impacted include medical, homeowners and ancillary policies. Be sure to notify agents about any name changes as well.

**Relocation:** It's easy to forget to change insurance information during the hustle and bustle of moving, but auto insurance and other policies are impacted (for better or worse) by zip codes. Make sure all contact information is up to date for all forms of insurance.

**Children:** Whether you have just welcomed a new addition to the family or sent the last one off to college, children make a big difference when it comes to insurance. Other commonly encountered situations that impact insurance include new drivers and teens traveling on their own.

**Change in employment status:** Retirement, starting a new business, unemployment and other lifestyle changes require extensive re-evaluation of insurance needs. Everything from auto mileage discounts to medical coverage is likely to be impacted by employment status.

## 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.

## A Year at the Movies: The Best Pictures to Catch in 2009

A brief look ahead to the most exciting movie releases for the coming year.

**January:** Brendan Fraser and Eliza Bennett star in *Inkheart* – a fantasy about a girl who is able to bring fictional characters to life.

**February:** Teri Hatcher is among the stars of *Coraline*, a family movie about a girl who walks through a secret door and discovers a parallel version of her life, similar to her own but filled with much more adventure.

**March:** *The Accidental Husband* is a romantic comedy about a firefighter whose life goes terribly wrong as the result of some radio advice. It stars Jeffrey Dean Morgan, Uma Thurman and Colin Firth.

**May:** Based on the book by Da Vinci Code author Dan Brown, Tom Hanks reprises his role as Harvard religion expert Robert Langdon in *Angels and Demons*.

**June:** Terry Gilliam directs *The Imaginarium of Doctor Parnassus*, a fantasy movie starring Christopher Plummer and the late Heath Ledger.

**June:** Sylvester Stallone is back in the fifth installment of the *Rambo* franchise.

**July:** Daniel Radcliffe is back in the next *Harry Potter* movie, *Harry Potter and the Half-blood Prince*.

**July:** The third episode of the *Ice Age* animated movie, with voices from Queen Latifah and Denis Leary.

**September:** Kate Beckinsale stars in *Whiteout*, an action movie set in Antarctica.

**December:** James Cameron directs *Avatar*, a 3-D science fiction movie starring Sam Worthington and Sigourney Weaver.

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## Tips for Buying Auto Insurance

Chances are buying auto insurance isn't on your top ten list of fun things to do this weekend. Don't worry – it's easy to buy right when you follow these steps:

### Plan Ahead

Review your current coverage at least 30 days prior to the renewal date. Not only will you have a current copy of your renewal notice, but it allows you plenty of time to make necessary changes to your policy due.

### Make a List

Make sure you understand current limits and exclusions in effect on your policy then ask about any changes or modifications that may impact the premium. For example, if you have recently had a change of marital status or employment it could impact your rates. Inform your agents of all changes to find out if you qualify for better rates.

### Discounts

Ask for discounts! It is possible to reduce premiums by 5 to 25% by combining common discounts, including special rates for organizations

and memberships, as well as safe driver and multiple policy discounts.

### Shop Right

Different makes, models and safety features can save thousands of dollars over the life of the vehicle. The same applies when it comes to customized features; everything from the stereo to security systems dramatically influences insurance rates. Prior to making modifications to the vehicle ask your agent for a quote related to additions or modifications to the vehicle.

### Eliminate and Don't Duplicate

Don't pay for coverage you already own; common examples include rental coverage or supplemental medical coverage. Take time to coordinate your auto insurance with other policies you may own to get the best coverage possible at the most affordable rates; in many cases you might find auto insurance provides superior coverage at a better rate than credit card provided rental policies or supplemental medical coverage.

## 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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