

SENIOR INSURANCE SOLUTIONS

CLARITY GUIDANCE INTEGRITY

Client Newsletter - August 2010



Greetings,

It's been awhile since my last newsletter, and I sincerely send my best wishes while hoping all is well with you and your family. Since the last newsletter, I've formalized my Insurance practice and we are now known as **Senior Insurance Solutions, LLC**. On the reverse side of this newsletter is the address of our new website. My wife Nancy works at **SIS** managing the administrative tasks that allow my client's applications and policies to be submitted, issued and serviced with efficiency and expediency. If she answers the phone when you call...please say hello!

Here's what we now offer:

- Medicare Supplements
- Long Term Care Insurance
- Short Term Care Insurance
- Senior Whole Life
- Medicare Advantage
- Part 'D' Drug Plans
- Pre-65 Individual and Family Health Insurance

For all of these products, I contract with only Top 'A' rated companies which allows me to offer multiple competitive quotes based on your specific needs and budget.

November 15th marks the start of the period when folks can leave (or change) their Medicare Advantage and shift over to a more comprehensive Medicare Supplement (MediGap) Plain. (changing from one MediGap policy to another can happen anytime of the year!). With this 11/15 date in mind, I will be holding a series of Seminars in the fall/early winter entitled "Making Medicare Easy". It's for those folks not yet on Medicare or for those who might be looking to change Plans. I will be sending out the schedule in September. It's a great opportunity to recommend my services to anyone you might know that has a need for guidance and information about Medicare. If you do know anyone with such needs, please pass on the seminar information when you receive it...or just pass on my phone number as they can call at any time.

I continually appreciate your business, and for any reason at any time, please never hesitate to call me with questions or concerns.

Until next time,

Howard



"My doctor told me to start my exercise program very gradually. Today I drove past the store that sells sweat pants."



(...a good laugh from a recent article in the NY Times)

I thought about my being in business for 30 years before I retired. I had dozens of employees, and everything was done without a Blackberry that played music and took videos, or communicated with Facebook and Twitter. I recently signed up under duress for Twitter and Facebook, so my seven kids, their spouses, 13 grandkids and 2 great grand kids could communicate with me. I figured I could handle something as simple as Twitter with only 140 characters of space. Well, my phone was beeping every three minutes with the details of everything except the bowel movements of the entire next generation. I am not ready to live like this. I keep my cell phone now in the garage in my golf bag. I keep that in a box under my tool bench with the Blue tooth [it's red] phone I am supposed to use when I drive. I wore it once and was standing in line at Barnes and Noble talking to my wife as everyone within 50 feet was glaring at me. Seems I have to take my hearing aid out to use it, and I got a little loud. The kids bought me a GPS for my last birthday because they say I get lost every now and then. I mean the GPS looked pretty smart on my dash board, but the lady inside was the most annoying, rudest person. Every 10 minutes, she would sarcastically say, "Re-calc-ul-ating". You would think that she could be nicer. It was like she could barely tolerate me. The world is just getting too complex for me. They even mess me up every time I go to the grocery store. This sudden "Paper or Plastic?" every time I check out it just knocks me for a loop. I bought some of those cloth reusable bags to avoid looking confused, but I never remember to take them in with me. Now I toss it back to them. When they ask me, "Paper or Plastic?" I just say, "Doesn't matter to me. I am bi-sacksual."



Take a Walk !

When you're out of shape, the thought of starting an exercise program can be daunting. But you don't need to join a gym or sign up for a class to get fit. You can start building your endurance and improving your health by simply doing more of what you do every day: walking!

The healthy benefits of walking are many. Like all forms of aerobic exercise, walking can reduce your risk of heart attack, lower your blood pressure, reduce your risk of developing diabetes, and help you manage your weight. Walking can also help you reduce stress, improve sleep, reduce your risk of osteoporosis, and maintain mobility and range of motion. While walking may not seem strenuous, you can design a walking program that challenges you based on speed, distance, interval training, or terrain. Before starting any exercise program, check with your doctor. If he or she approves of your plan, think about how you like to start your walking program. Do you want to walk outdoors or on a treadmill? Would a friend or family member like to join you? What time of day do you prefer? Would listening to an mp3 player or radio during the walk make it more fun? If you haven't exercised in a while, it is best to start your walking program slowly. The first time out, walk only as far and as fast as is comfortable for your body. Rather than concentrating on the distance covered, focus on the intensity of the workout and the time spent walking. If you are doing well, gradually add a few minutes to each session, until you have reached 15 minutes, and then 30 minutes, or longer. The pace you choose will depend upon your level of fitness. If you are so out of breath that you can't carry on a conversation, you are probably walking too fast. Ask your doctor what your target heart rate should be when exercising. Then you may want to wear an electronic heart rate monitor that can tell you whether your body is working too hard or not hard enough. Many people also use a pedometer to measure the number of steps they have taken. If you find that you enjoy walking as a form of exercise, there are plenty of ways to make walking more challenging and interesting. Check local gyms, hospitals, and community centers for walking programs or clubs, road races or charitable walk-a-thons. Being part of a group of walkers can motivate you to pick up the pace and help you avoid boredom and monotony.

Walking can help you lose weight, gain energy, reduce the risk of chronic illness, and improve your sense of well being. ...just start by putting one foot in front of the other!

Senior Insurance Solutions is an Independent Agency representing Top 'A' Rated Insurance Companies.

We offer our clients Medicare Supplements, Long Term Care Insurance,

Short Term Convalescent Insurance, and Senior Whole Life Insurance

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