



Newsletter Samples and Other Useful Information

The following samples are in this document. Please scroll down to see them.

- 4 pages – envelope edition
- 4 pages – self-mailer edition
- 2 pages – envelope edition
- 2 pages – self-mailer edition

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News You Can Use

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Recipe: Weeknight Chicken Enchiladas

Serves 5

Ingredients

- 2 pounds shredded cooked chicken breast
- 3/4 pounds grated cheddar cheese
- 2 cups sour cream
- 1 pound processed cheese sauce such as Cheeze Whiz
- 10 white flour tortillas
- 1 jar mild tomato salsa

Directions

Preheat oven to 350 degrees.

In a bowl combine the shredded chicken, cheddar cheese and sour cream.

Place about 2 tablespoons of the chicken mixture down the center of each tortilla and roll.

Place the rolls into a rectangular baking dish and pour the melted cheese on top. Cover with foil and bake until hot, about 15 to 20 minutes.

Warm the salsa and pour on top of the enchiladas or serve on the side.

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Once you have created the entire list, be sure to add in the rate of anticipated inflation. Based upon the age of your children, determine what the total cost of care will be until they are grown. Healthcare and education tend to rise faster than the general inflation rate, so leave wiggle room.

Don't forget yourself. While it's important to preserve the quality of life for your children, it is equally important to add in the loss of companionship and care that will impact the surviving spouse. Couples benefit from the help and assistance afforded by the relationship: everything from travel to and from medical appointments to a second income that would provide an additional layer or protection for couples as they age. Include the long-term impact and cost to your own quality of life when considering the total amount of life insurance to purchase.

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Make a list of what it would cost to provide care and support if your spouse was not at home. Common examples include day care and babysitting fees, meal preparation or the cost of purchasing meals outside the home, transportation, tutoring, housecleaning, and errands. Remember, it is rare or even impossible for one spouse to do it all alone.

Once you have created the entire list, be sure to add in the rate of anticipated inflation. Based upon the age of your children, determine what the total cost of care will be until they are grown. Healthcare and education tend to rise faster than the general inflation rate, so leave wiggle room.

Don't forget yourself. While it's important to preserve the quality of life for your children, it is equally important to add in the loss of companionship and care that will impact the surviving spouse. Couples benefit from the help and assistance afforded by the relationship: everything from travel to and from medical appointments to a second income that would provide an additional layer or protection for couples as they age. Include the long-term impact and cost to your own quality of life when considering the total amount of life insurance to purchase.

Wondering Whether You Should Invest? Get My Free Guide

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Around \$4 trillion of cash is sitting on the sidelines, waiting to be invested when the time is right. But when *is* the time right? Maybe now - if you invest responsibly.

Take some of the fear out of investing with my free guide, "Tips for Smart Investing...In Any Economy." Just call me at 555-555-5555 and I'll send it right out to you.

How to Stay Optimistic on the Gloomiest of Days

"When it comes to bad news, we've never had it so bad." That sentiment by Laurence Shorter, author of *The Optimist: One Man's Search for the Brighter Side of Life*, sums up the way most people are feeling given today's uncertain economic situation and foreboding future.

Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals.

Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

Count Your Blessings: That old advice your grandparents gave you really does work! They lived through world wars, economic turmoil and other hardships, so perhaps there really is something to be said about remaining grateful for what is going right rather than merely focusing on what is going wrong.

Do Something for Others: Those that give of themselves know it truly is more blessed to give than receive; somehow it tends to put things into perspective and allows us to become more open to the friendship of others.

Make Time for What Matters: Family, friends and the simple pleasures of life take on greater importance than ever when times are tough. Make the most of what life has to offer by setting aside quality time to spend with loved ones.

Take a Time-Out: Allow yourself to take personal time when you need it; whether you go for a walk or splurge on a little something special, remember that you are only human.

NEWS YOU CAN USE

Your
Name Here

Absolute Return: a Strategy for Today

As the U.S. recession enters its 17th month, stocks and bonds continue to offer little solace for weary investors - forcing them to consider alternative options.

Stocks fell a staggering 37% in 2008, and no asset class or region was immune.

In light of these circumstances, outperforming one's benchmark - which used to be the hallmark of good performance for a traditional mutual fund - doesn't mean much.

As a result, many investors are turning to an investment strategy that has long been used by institutional investors, but is relatively new to the retail market: the absolute return strategy, which seeks to produce positive absolute returns regardless of the direction of the markets.

Absolute return strategies can have different objectives. Many seek an absolute return target (such as 10% per year) or a range (such as 5% to 15% per year). Others seek a return above the

rate of inflation or a cash rate, such as U.S. Treasuries.¹

In seeking to achieve these goals, absolute return strategies typically invest in short-term cash. They can stay fully invested in cash, which may be helpful in a year like 2008. Or, as opportunities arise, they can take positions in securities spanning many asset classes - from stocks and bonds to alternatives. Unlike many traditional mutual funds, they may invest not just "long" (which means buying stocks) but also "short" (which means selling borrowed stock, then buying the stock back later when their price has, ideally, fallen).

Many such strategies are available.

Your financial advisor, who is familiar with your individual circumstances and goals, can help you determine if an investment product that uses an absolute return strategy is right for you.

¹These examples are hypothetical and are not meant to represent the performance of any particular product.

Are You Managing Your Finances Wisely?

Is your money being invested wisely? Are you nervous about the stock market right now?

If you are curious about how you could invest profitably right now, why not see if I can help you?

Just give my office a call for a no-fuss, professional consultation.

I will not try to push you into making any quick decisions and I will not waste your time.

I will just give you the honest facts about your financial situation. And maybe I will help you earn a few dollars along the way!

Just give my office a call at 555-555-5555 to arrange an appointment.

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