



## THE ASSET PROTECTION GROUP LLC

Donald O'Connor, CSA (Certified Senior Advisor)

2306 Berlin Turnpike, Newington, CT. 06111

Phone (860)-667-8444 Facsimile (860) 667-3888

Email: [don@assetprollc.com](mailto:don@assetprollc.com) \* Website: [www.assetprollc.com](http://www.assetprollc.com)

*"We do all the things other advisors forget to do."*™

2<sup>nd</sup> Quarter ~

2005

Spring/Summer  
Edition



### Upcoming holidays:


April 23<sup>rd</sup>  
Passover

May 8<sup>th</sup>  
Mother's Day

May 21<sup>st</sup>  
Armed Forces Day

May 30<sup>th</sup>  
Memorial Day

June 14<sup>th</sup>  
Flag Day

June 19<sup>th</sup>  
Father's Day 



Jun 21<sup>st</sup>  
Summer starts

Daylight Savings  
Spring Ahead April 3<sup>rd</sup>



"Kind words do not cost much. They never blister the tongue or lips. They make other people good-natured. They also produce their own image on men's souls, and a beautiful image it is."

-Blaise Pascal  
(French mathematician,  
physicist and philosopher)  
1623-1662

Hello:

As the first quarter of 2005 has officially passed, I wanted to again say hello and send you our quarterly newsletter containing a lot of great information. On a personal note, my wife and I are looking forward to going on a cruise this spring to Spain and enjoy some rest and relaxation. We both have very busy schedules, and I am busy meeting with many of you. We just love the water and enjoy boating at our favorite location on Lake Champlain in Vermont.

On a professional note, I want to introduce my newest member of The Asset Protection Group. Leslie A. Esoian, AIC joined the company in November 2004, and many of you may have already spoken with her. Leslie is working on her Masters in Business (MBA) degree from the University of Hartford and will graduate in May 2006. She is a great asset to the company and we welcome her aboard! You can email Leslie at [leslie.esoian@assetprollc.com](mailto:leslie.esoian@assetprollc.com).

Enjoy the spring weather!

Donald O'Connor  
Certified Senior Advisor, [don@assetprollc.com](mailto:don@assetprollc.com)

### Friends Helping Friends

Thank you to all of the clients who referred their friends to us. We appreciate it and hope you enjoyed the movie tickets we mailed you.

Coming next quarter: The grand prize winner of the Friends Helping Friends campaign valued at approximately \$100.



### Free US Savings Bond Reports:

We are now providing a free service to you on your US Savings Bonds. To obtain a free computerized report on your bonds, relative to maturity, tax implications, and interest to cite a few considerations, please call us; We can do it for you! We need to know the year of the bond, the series (EE, E, I, etc.), and the amount. You can email us this information at [don@assetprollc.com](mailto:don@assetprollc.com), fax it at 860-667-3888, or drop by our office located at 2306 Berlin Turnpike, Newington, CT. 06111, we would prefer that you call us to let us know if you are coming to the office.



## Eating Out with Health in Mind

Being told to "clean your plate" has been a familiar rite of American childhood for decades. The idea has become so ingrained in our society that seven out of ten Americans (69 percent) surveyed by American Institute for Cancer Research [AICR] said they finish their restaurant entrees all or most of the time - regardless of the entree's size.

The Clean Plate Club was born of a wartime food conservation movement – to put on one's plate only the amount of food you needed. Nowadays, super-sized portions plus a clean plate mentality are causing obesity rates to soar, along with risk of cancer and other diseases.

With more research studies linking overeating and eating out, some restaurants are announcing plans to downsize the portions they serve. But unless you bring measuring cups to your restaurant meals and can get a list of nutrition facts about your order (which some fast-food chains provide upon request), it's hard to know exactly how much you're eating.

Big restaurant portions may induce us to overeat - but we can stay in charge by ordering healthful items, eating smaller portions and sharing or taking home the extra.

So when you are going to dine out, put on your thinking cap first. Here are some helpful tips from the AICR:

### Take Control at the Table

- Ask for water right away, and drink it while you wait for your food. Try to skip alcoholic beverages and order club soda, iced tea or tomato juice.
- Ask for bread or chips to be served either with the meal or not at all.
- Eat your lowest calorie foods first. Start with a green salad and low-fat dressing, or eat a side order of steamed vegetables. Ask for the dressing on the side so you can control how much you use. At a salad bar, pile on the fresh vegetables, fruit and beans while going easy on high-fat cheese, croutons, bacon bits and mayonnaise-based mixtures. Top it with low-fat dressing or olive oil and vinegar.
- Consider ordering an appetizer and a broth-based or tomato soup as your entree instead of a heavier main dish.
- Keep your meal low-fat by avoiding fried foods, cream sauces, cheesy or buttery dishes. Opt for items that are broiled, grilled, roasted or stir-fried. Instead of white or cream sauces, choose red tomato sauces.
- If your entree is a large portion, ask for a take-out container to put half your food in before you begin eating. Save it for a meal the next day. (Be sure to refrigerate it within 2 hours of being served.) Or share an entree with a companion.
- Fresh fruit is always the best option for dessert. Have a sugary dessert only occasionally, instead of as a habit after every meal, and split it with your dining partner.

Source: American Institute for Cancer Research | Newsletter 85, Fall 2004 | <http://www.aicr.org/publications>

### Did you know?



- A dime has 118 ridges around the edge
- A snail can sleep for three years
- Almonds are a member of the peach family
- Butterflies taste with their feet

### Free publication

*Ageing With Ease* provides an overview of how to recognize and safely treat your discomfort because the key to managing pain is understanding it.

(Single Copy: Free of Charge) Find their publications at [www.agingresearch.org](http://www.agingresearch.org)



### Discover the Exotic in Comfort and Style

If you've been looking for a unique get-a-way, an exotic expedition, a one-of-a-kind adventure, then you should check out what the National Geographic Society has to offer.

You will stay in first-rate accommodations and experience fine local cuisine. Your travel logistics will be taken care of by experienced professionals and will have been expertly researched. Relax, enjoy and immerse yourself in the places the Society has chosen to visit. They will provide an understanding of the culture through visits with local residents, attendance at cultural events, sampling of local cuisine and talks by local officials and guides.

For more information and upcoming expeditions, visit National Geographic Expeditions online at: [www.nationalgeographic.com/ngexpeditions](http://www.nationalgeographic.com/ngexpeditions)





The community college where my ex-husband teaches is next door to the North Carolina School for the Deaf. One day he entered the computer lab and noticed a hearing-impaired student signing away animatedly -- but, it seemed, to no one in particular. He asked her interpreter if the student was okay. "Oh, she's fine," said the interpreter. "She's just swearing at her computer."

--Contributed by Susan Daurelle. Source: © 2004 The Reader's Digest Association, Inc. [www.rd.com](http://www.rd.com)

There were only two cars at the end of my exit ramp, but no one was moving. Clearly the first driver was too timid to blend into the flow of traffic. Opportunity after opportunity passed her by, and cars piled up on the ramp. Finally, the driver moved, spurred by an exasperated motorist at the end of the line, who yelled, "The sign says yield, not surrender!"

--Contributed by Rick Shambroom, San Diego, Calif. Source: © 2004 The Reader's Digest Association, Inc. [www.rd.com](http://www.rd.com)

## Relaaaaaaax... and Smell the Roses

Days go by and time seems to keep going faster and faster. Slow things down and take a moment for yourself... relax and smell the roses (or maybe some lavender).

Take time to relax and unwind by creating a calming, aromatic bath with Epsom Salt. According to the Epsom Salt Industry Council, it's a pure mineral product that is excellent for helping rejuvenate your body, draw out toxins, and help your 650+ muscles relax. **Recipe for relaxation:** fill tub with warm, comfortable water and add 4 cups Epsom salt, 2-3 drops of Neroli Oil and 2-3 drops of lavender oil. **Helpful tip:** Visit your local health food store and inquire about the oils they sell and how to use them. They can be potent and you don't need to use very much.

This natural product was first discovered around the time of William Shakespeare in the mineral-rich waters of Epsom, England. It's not only beneficial to us, but also to our plants! "Epsom Salt is magnesium sulfate, a natural mineral plants need to thrive," said a spokesperson for the non-profit Epsom Salt Industry Council. "Horticulturists and celebrity gardeners have been talking about Epsom Salt's effectiveness for years. Even Martha Stewart uses it on her award-winning roses."

Magnesium is a critical mineral for seed germination and the production of chlorophyll. It strengthens cell walls and improves plants' uptake of nitrogen and phosphorous. Although gardeners add magnesium when they apply dolomite lime (46% calcium carbonate, 38% magnesium carbonate), the National Gardening Association says it breaks down slowly and the calcium can interfere with the magnesium uptake.

Another advantage of using Epsom Salt for magnesium is its high solubility. When diluted with water Epsom Salt can be taken up quickly by the plants. And, if you do have some roses to stop and smell, here are some tips to help them last longer:

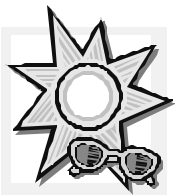
- ✦ Cut flowers in a vase or in a florist's arrangement need: sugars that can be utilized for metabolism, a substance to reduce the acidity of the water, and an antibacterial agent. This can all be accomplished by mixing 1 gallon of water with 12 ounces of lemon-lime soda, 2 tablespoons of household bleach and two tablespoons of Epsom Salt. Either place the cut flowers into a vase with this mixture, or use it to water your arrangement.
- ✦ Cut flowers last longer in clean water. If water is not changed frequently, bacteria will build up and give off a stench. The bacteria, acting on the cut stem ends, creates a slime that blocks the capillaries through which water is drawn up to the leaves and flowers. The blockage causes the flowers to wilt.
- ✦ Check the water level every other day. Flowers will die quickly with only a tiny bit of water in the vase.
- ✦ Remove dead or dying flowers with scissors to give your arrangement a facelift.

"It is good to have money and the things that money can buy, but it's good too, to check up once in awhile and make sure you haven't lost the things money can't buy."

--George Lorimer (American editor and writer 1867-1937)



Donald O'Connor  
The Asset Protection Group  
2306 Berlin Turnpike  
Newington, CT. 06111



«FirstName» «LastName»  
«StreetLine1»  
«City», «State» «ZipCode»



## Banana Split Ice Cream Pie

Submitted by: Star Pooley (allrecipes.com)

"Who doesn't love a good old-fashion Banana Split? How about a pie that combines all the ingredients of this old-fashion favorite! Almonds may be used in place of walnuts. You can also use a pre-made chocolate cookie crumb crust instead of making your own."

### INGREDIENTS:

- 1 (9 inch) prepared chocolate cookie crumb crust
- 2 bananas, sliced
- 1 quart strawberry ice cream, softened
- 1 (20 ounce) can crushed pineapple, drained
- 1 cup heavy whipping cream
- 1/4 cup chopped walnuts
- 1/4 cup maraschino cherries (optional)



### DIRECTIONS:

Mix cookie crumbs with 1/4 cup melted butter or margarine. Press into a 9-inch pie plate. Arrange bananas over bottom of crust. Spread ice cream in an even layer over bananas. Top with drained pineapple. Whip the cream and spread over top. Sprinkle with nuts. Place pie in freezer for 4 hours or until firm. Garnish with cherries, if desired. Makes 8 servings.