



## THE ASSET PROTECTION GROUP LLC

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

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### 3rd Quarter Newsletter

#### Upcoming holidays:

July 4<sup>th</sup> ~  
Independence Day

Sept 5<sup>th</sup> ~  
Labor Day

Sept 11<sup>th</sup> ~  
Patriot Day

Sept 22<sup>nd</sup> ~  
Autumn Begins



Summer Greetings!

Alas! We are finally in the midst of summer weather. My wife and I have been enjoying our weekends boating in Vermont, on the Hudson River, and the New York State canal system. It is a wonderful hobby that we both enjoy tremendously.

Our Manager of client services, Leslie, and her husband, Steve, will be vacationing in Italy this summer, specifically Florence and Rome. They will be enjoying not only the gorgeous European views, but also some rest and relaxation while Leslie's mom watches their two-year-old son Kyle.

On a professional note, protecting your assets from nursing home costs is very important. If you are looking for long-term care insurance, we work with many companies and can get you competitive quotes as well as show you how to minimize the amount of insurance required to protect your assets. We can also explain other strategies that can protect your assets without using Long Term Care Insurance. Please call us should you have any questions.

Wishing you a joyous and fun-filled summer!

Best regards,  
Don O'Connor, CSA

"What counts is not  
the number of  
hours you put in,  
but how much you  
put in the hours."  
--anonymous



### Friends Helping Friends

Winner this quarter: A. V. of Bridgeport CT, who has referred a number of friends to us.

Coming next quarter: We are continuing to run our Friends Helping Friends campaign (we send your friends our newsletters and invite them to our free workshops—YOU receive two free movie tickets for each name referred). We thank all of those who have referred their friends to us. As a reminder our Friend's phone line is 1-888-898-8502. We will have another winner next quarter valued at \$100 and encourage you to refer your friends to us; there is absolutely no obligation and our free workshops are always open for new guests.

Don't forget:  
**Friends  
HELPING  
Friends**

## Driving Safety



The AARP Driver Safety Program is the nation's first, and largest, classroom refresher course for drivers 50 and older that has helped millions of drivers remain safe on today's roads. A graduate of the program said, "What I have learned in this class before has helped me out of a few close calls! This course is necessary for seniors to stay up on their driving skills." The course is geared towards drivers 50+, but it is open to people of all ages. Most courses are taught in two four-hour sessions and are taught by AARP-trained volunteers. The fee is only ten dollars and when you graduate from the course you can check with your insurance agent to see if they offer a discount for your auto insurance.

The course will teach you current rules of the road, how to operate your vehicle and some adjustments to common age-related changes in vision, hearing and reaction time. You will have an opportunity to join others like yourself who have driven for many years but wish to "tune-up" their driving skills.

To sign up, or get more information on this invaluable service, visit the AARP website at [www.aarp.org](http://www.aarp.org) and click on the links "Family, Home and Legal", then "Driver Safety." AARP membership is *not* required to take the course. You can also call 1-888-227-7669 and a local volunteer will call you back within 3-5 business days to help you locate a course near you.

### Did you know...

- A cow gives nearly 200,000 glasses of milk in her lifetime.
- Chocolate contains phenylethylamine (PEA), a natural substance that is reputed to stimulate the same reaction in the body as falling in love.
- In 1872 Yellowstone National Park was established making it the world's first national park. President Ulysses S. Grant signed a law declaring that Yellowstone would forever be "dedicated and set apart as a public park or pleasuring ground for the benefit and enjoyment of the people."

## The Grand Canyon

*"We sat at this point & let  
our eyes wonder across the canyon.  
All worries seeped away into the  
stony stillness & there was silence."* ~Gene McCafferty, Ireland

One of the most spectacular examples of erosion anywhere in the world, it's an awesome and indescribable sight you must see for yourself, if you haven't already.

The Grand Canyon National Park was a national monument in 1908, a national park in 1919 and denoted as a World Heritage Site in October 1979. The park offer free ranger led programs throughout the year. The park covers 1,218,375 acres in Northern Arizona and hosts close to 5 million visitors a year. The peak season is from April to October, although winter holiday weekends get to be crowded. The canyon includes 105 miles of the most colorful part of the Colorado River.

Did you know that the canyon was largely unknown until after the Civil War? In the late 19<sup>th</sup> century there was interest in the region because of its promise of mineral resources. The first pioneer settlements along the rim in the 1880s soon discovered that tourism was destined to be more profitable than mining, and by the turn of the century the Grand Canyon was a well know tourist destination. And just imagine, most of the visitors made the grueling trip by stagecoach!

The park has 75 species of mammals, 50 species of reptiles and amphibians, 25 species of fish and of 300 species of birds. It's also home to a number of endangered species of plants and animals. The Colorado River has had dramatic changes in water volume, temperature and sediment load since the completion of the Glen Canyon Dam and this has caused the fish to suffer and become endangered. The Peregrine Falcon, Bald Eagle and Willow Flycatcher also call the canyon home.

Visit <http://www.grand.canyon.national-park.com/> to get information on wheelchair accessibility, prices, lodging, and programs/schedules/hours. **Article source:** <http://www.grand.canyon.national-park.com/>

## Apple Butter Pumpkin Pie

Submitted by: Joyce Lowe (allrecipes.com)

Here's a twist on an American tradition! Instead of apple pie...try using apple butter in your pie! Yum!



### INGREDIENTS:

1 cup canned pumpkin puree  
1 cup apple butter  
1/4 cup dark brown sugar  
1/2 teaspoon ground cinnamon  
1/2 teaspoon ground nutmeg  
1/4 teaspoon salt  
3 eggs, beaten  
1 cup evaporated milk  
1 (9 inch) unbaked deep dish pie crust

### STREUSEL TOPPING:

3 tablespoons butter  
1/2 cup all-purpose flour  
1/3 cup dark brown sugar  
1/2 cup chopped pecans

### DIRECTIONS:

Preheat oven to 350 degrees F.

In a large bowl, combine pumpkin, apple butter, 1/4 cup brown sugar, cinnamon, nutmeg, and salt. Stir in eggs and evaporated milk. Pour into prepared pie shell.

Bake in preheated oven for 50 to 60 minutes, or until a knife inserted 2 inches from the center comes out clean. Sprinkle streusel topping over the pie, and bake for an additional 15 minutes.

To make the streusel topping: In a small bowl, combine butter, flour, and 1/3 cup brown sugar. Stir until mixture resembles coarse crumbs. Stir in pecans.

## Tea-riffic for your health

Tea is now second only to water as the most popular drink in the world. It has been, and still is, studied for its health benefits, more so than any other food. In 2002, there were nearly 300 studies done on tea. It's impossible to cover all of the health benefits for all of the different teas out there in one small article, but here's a good start for you.

The seemingly limitless health powers attributed to black and green teas are based on their abundant natural stores of plant chemicals that can act as antioxidants in the body. Experts say that approximately two cups of tea provide the same number of antioxidant flavonoids as one serving of fruits or vegetables.

The statistics are pretty impressive for green tea's assets. Studies show that green tea provides antioxidants that are 200 times more potent than vitamin C and 20 times more potent than vitamin E for protecting cells from damage linked to cancer, heart disease and other ailments. Some experts believe that black tea may be even higher in antioxidants.

Chamomile tea is one of the safest medicinal herbs. It's a soothing, gentle relaxant that has been shown to alleviate symptoms of stress and cramps. Chamomile has antiseptic and anti-inflammatory capabilities, and is best known as a muscle relaxant. You can use chamomile in a soothing beverage form, or you can benefit from the herb in a capsule. To get the maximum benefit from the tea, it should be consumed on a regular basis.

Echinacea tea contains active ingredients thought to fight colds and flu, amongst other ailments. This safe and powerful tea is known to stimulate the immune system and help fight against infection. Echinacea, like other teas, can be found in capsule, liquid and tea forms. This herb can help shorten the duration of a cold, help boost your immune system to reduce susceptibility or cause symptoms to be less severe.



### Tea tips and cautions:

- ◆ Use hot water, *not boiling water*, when preparing tea. The high temperature of boiling water can destroy the therapeutic compounds. Steep covered for 5-10 minutes, then enjoy and relax.
- ◆ Green tea capsules provide a more potent antioxidant effect than a cup of tea (*most likely will contain caffeine*).
- ◆ Chamomile is gentle and safe and can be used long-term without risk.
- ◆ Use Echinacea tea for no longer than eight weeks, followed by a one-week rest period before you start taking it again. With continuous use, the herb's immunity-enhancing effects begin to decrease. Starting and stopping Echinacea, or rotating it with other herbs mentioned above, may maximize its effectiveness.
- ◆ Be cautious with using Echinacea since it could, in theory, over-stimulate the immune system and worsen the condition of lupus, multiple sclerosis, rheumatoid arthritis and other autoimmune disorders. Consult your doctor before taking the herb if you suffer from any of those conditions.
- ◆ *There are no known drug interactions associated with tea, but you may want to be cautious if you suffer from allergies to plants.*

Please be sure to check with your doctor before changing your diet or herbal intake. This article is provided for educational/entertainment purposes only and does not