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4th Quarter 2005
Edition



Upcoming
events:

Election Day
November 8th

Veteran's Day
November 11th

Thanksgiving
November 24th

Pearl Harbor
Remembrance Day
December 7th

Christmas
December 25th

Hanukkah
December 26th

Winter Begins
December 21st



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

A warm hello to everyone as we are fast approaching the holiday season! As a final good-bye to 2005 and a big hello to 2006 with the new Medicare Part-D changes, I want to inform you that our office will be providing this prescription coverage. The coverage and the details of the coverage should be available November 15, 2005. Should you have any questions regarding the Medicare changes, please feel free to call me or visit our website (under the newsletter caption) at www.assetprollc.com. Wishing you all a healthy, happy holiday season and Happy New Year!

If anyone is a member of a Church, association or other organization that needs a speaker, especially for the baby boomer retirees, I am willing to provide 30-minute free presentations at your church or other organization. Please feel free to call me and inquire further.

Warm Regards, Donald O'Connor

Recipe Corner -Cranberry Walnut Crumb Cake

Cake:

8 tablespoons unsalted butter (1 stick), at room temperature, plus more for the pans
1 cup granulated sugar
3 eggs
2 cups sifted all-purpose flour
1 teaspoon baking soda
1 teaspoon baking powder
1/4 teaspoon salt
1 cup sour cream
1/2 cup dried cranberries, cherries, or raisins

Equipment: A few 4-ounce cup muffin pans; ribbed paper cupcake liners
Preheat the oven to 350 degrees F. Line the muffin tins with paper liners

Topping:

3/4 cup light brown sugar, packed
1 tablespoon all-purpose flour
1 teaspoon ground cinnamon
2 tablespoons cold unsalted butter, cut into pieces
1 cup coarsely chopped walnuts or pecans



In a mixer, cream the butter until smooth. Slowly add the sugar. Add the eggs one at a time, and mix until light and fluffy. Sift together the flour, baking soda, baking powder, and salt. Working in batches, add the flour mixture to the butter-sugar mixture, alternating with dollops of sour cream. Mix in the cranberries. Pour or spoon the batter into the prepared tins, filling them no more than 3/4 full. Make the Topping: Combine the brown sugar, flour, and cinnamon in a medium bowl. Add the butter pieces and, using your fingertips, pinch the ingredients together into a crumbly mixture, and add the walnuts. Sprinkle over the cakes. Bake until risen and browned, about 20 to 25 minutes. Let cool 10 minutes in the pan.

Questions & Answers

Where can you go to find topics of interest specifically for seniors? Try "Solutions For Better Aging" at www.agenet.com. The site offers links on subjects ranging from housing and health to shopping and legal matters. They also offer a community center with chat rooms and general support. You will need to register, which is free, and as a member you would receive benefits such as: discounts, email updates and use of interactive features, and registration is free! They also include a toll-free number so you can talk to an "Eldercare Specialist."

Articles of interest include:

20 Tips to Help Prevent Medical Errors -- Medical errors are one of the Nation's leading causes of death and injury. A recent report by the Institute of Medicine estimates that as many as 44,000 to 98,000 people die in U.S. hospitals each year as the result of medical errors. This means that more people die from medical errors than from motor vehicle accidents, breast cancer, or AIDS.

Elder Rights & Legal Sources -- The Administration on Aging's legal programs help to ensure that older Americans and their caregivers receive critical information in areas such as consumer protection, public benefits, resident's rights, guardianship, and health issues.

Free publication:

The American Cancer Institute has a variety of brochures, some include recipes, that you can order free of charge. Visit their website at www.aicr.org and click on the link "Publications."

Did you know...

Researchers from the Medical Center of Wright-Patterson Air Force Base in Ohio found that 87% of dollar bills in circulation carry bacteria! A good habit to get into is washing your hands after handling cash or using a hand sanitizer to kill those nasty germs! Hand sanitizer is also a good idea to use at the supermarket, gas station and when traveling.

**A Portal Web Site To Serve All The
Needs Of The Over 50 Age Group**
www.seniorssearch.com

The Only Search Directory Exclusively For The Over 50 Age Group

SeniorsSearch

"Wherever You Want To Go Today, You Can Get There From Here"

"Be A Part Of It"

This website features over 5,000 links to sites of interest relevant to your lifestyle, such as:

- Home Exchange - includes travel forums and ways to save on vacations. A recent survey of the home exchange members showed 58% have made more than one exchange, 75% were more than satisfied, 36% said they saved between \$1000-\$2000 and 32% said they saved more than \$2000.
- Travel Guide - has travel services and tips along with interesting articles.
- Seniors Match - "The Only Matching Service Exclusively For The Over 50 Age Group."
- Bulletin Board - post and reply to messages to/from other seniors. Topics include items for sale, advice and tips, and people seeking people.

This website also contains links to popular sites such as The Weather Network, How Stuff Works, jokes and WebMD.

Everything you're looking for in one convenient location!

Easy Resolutions for a Healthy New Year

Every year people resolve to lose weight, stop smoking, exercise more, etc. and find it difficult to follow through on their promises to themselves. How about trying some easy mind-body healing or lifestyle changes that you could really stick to! Here are some suggestions from a few top doctors:

- ✓ Lift weights three to four times per week. We lose 1% of our total muscle mass and strength annually after age 30. Lifting weights increases strength, improves balance, and protects the joints from age-related wear and tear. Also be sure to get a good night's sleep. Millions of Americans don't get enough sleep. Adequate sleep, approximately six to eight hours per night, boosts the immune system.
--Dr. Edward Creagan, MD (Oncologist)
- ✓ Drink wine with dinner. People who drink alcohol, in moderations, live longer (on average) than those who don't drink. Red wine with dinner can raise "good" cholesterol by 10 to 15 percent.
--Dr. William Evans, PhD (Nutrition & Physical Fitness Specialist)
- ✓ Love one another – and yourself! People who accept and give love are more likely to be healthy. A Harvard study found that adults who report having felt loved as children are approximately one-third less likely to suffer a major illness during mid-life, such as heart disease and cancer, than adults who report not having felt loved.
No one gets through life without regrets. Rather than letting past problems rob you of happiness today, make peace with anything in the past that you wish you had done differently. Say you are sorry. Use your experiences to learn and grow.
--Dr. Bernie Siegel, MD (Mind-Body Specialist)
- ✓ Choose one stress-reduction technique and practice it consistently. Stress is one of the biggest causes of chronic illness. Patients who practice stress reduction can greatly reduce their risk for chronic fatigue, heart disease, headaches, and even cancer. Daily exercise, yoga, meditation, etc. are some suggestions for stress relief.
--Dr. Mark Stengler, ND (Naturopathic Physician)
- ✓ Choose a diet which includes "better" carbs. Don't give up on *all* carbohydrates. Choose high-quality carbs, such as whole-grain bread versus white bread. Fiber-rich unrefined carbs, found in whole-grains, fresh fruits and veggies, can help curb your appetite because they are digested slowly, providing a steady stream of fuel. And, since they contain a lot of water, you feel full after relatively few calories.
Eat at least three daily servings of whole-grains. People who get this much are about 30 percent less likely to develop heart disease and diabetes. One-half cup serving of oatmeal or one slice of whole-wheat bread is an example of a serving size.
--Sandra Woodruff, RD (Dietitian)

Have a happy, healthy and joyous 2006!



Funny Stuff



In a stationery store, I quickly picked out a card for my wife for our anniversary. The clerk was surprised by how little time it took me, and began relating a story about another customer who spent a half-hour searching for the right anniversary greeting. Noticing the man lingering over one card after another, the clerk went back to see if she could help. "Is there a problem?" she asked. "Yes, there is," he replied ruefully. "I can't find one my wife will believe."

--Contributed by Ronnie T. Tallie Source: © 2004 The Reader's Digest Association, Inc. www.rd.com

I was writing a casual letter to a friend, using Microsoft Word, when I was called away to do something else. So I quickly saved the letter but neglected to name it. In Word, if you don't type anything into the "Save as" field, it will use the first few words of your text as a title, with the suffix ".doc." When I returned to my computer, the letter was stored as "What's up.doc."

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