

News You Can Use

Brought to you by: Pope Insurance Group, LLC
(512) 515-6226 www.popeinsurance.net

3 Steps to Make Your New Year's Resolutions Stick

Every year it is the same thing: hopeful anticipation over a fresh start combined with a hint of anxiety over private failures.

Whether you want to drop those extra pounds or take control of your financial future, it is possible to truly change your life without pain and anguish with these simple steps for transforming your New Year's resolution into reality:

K.I.S.S. it Goodbye: K.I.S.S. stands for Keep It Simple Stupid...good advice for the overly ambitious. Contrary to popular opinion, most people don't fail to reach their goals due to a lack of planning – instead, one of the biggest problems facing many is the tendency toward complexity.

Tackle the goal one step at a time and keep it simple by breaking it into small tasks.

Banish All-or-Nothing Thinking: Change happens gradually over time, and even the most successful people occasionally fall flat and must pick themselves back up. Don't focus on the failure – just pick up where you left off and don't stop until you have reached your goal.

Start! All the planning and preparation in the world won't matter one bit until you actually put the plan into action. Procrastination, rationalization and excuses top the list of reasons why a plan fails.

Make it a priority to work toward your goal each and every day without fail; even if you are unable to fully participate due to illness or other issues, reserve the time and participate to the best of your ability until you're able to resume.

We are live and online!!!

www.popeinsurance.net

Get loads of information, submit service requests, get a quote, or read our latest blog posts and newsletter! Find out more about our new and exciting charitable giving/referral program (see page 3). And please drop me a line if you have any suggestions or feedback.

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A Year at the Movies: Best Pictures to Catch in 2009

A brief look ahead to the most exciting movie releases for the coming year.

January: Brendan Fraser and Eliza Bennett star in *Inkheart* – a fantasy about a girl who is able to bring fictional characters to life.

February: Teri Hatcher is among the stars of *Coraline*, a family movie about a girl who walks through a secret door and discovers a parallel version of her life, similar to her own but filled with much more adventure.

March: *The Accidental Husband* is a romantic comedy about a firefighter whose life goes terribly wrong as the result of some radio advice. It stars Jeffrey Dean Morgan, Uma Thurman and Colin Firth.

May: Based on the book by Da Vinci Code author Dan Brown, Tom Hanks reprises his role as Harvard religion expert Robert Langdon in *Angels and Demons*.

June: Terry Gilliam directs *The Imaginarium of Doctor Parnassus*, a fantasy movie starring Christopher Plummer and the late Heath Ledger.

June: Sylvester Stallone is back in the fifth installment of the *Rambo* franchise.

July: Daniel Radcliffe is back in the next *Harry Potter* movie, *Harry Potter and the Half-blood Prince*.

July: The third episode of the *Ice Age* animated movie, with voices from Queen Latifah and Denis Leary.

September: Kate Beckinsale stars in *Whiteout*, an action movie set in Antarctica.

December: James Cameron directs *Avatar*, a 3-D science fiction movie starring Sam Worthington and Sigourney Weaver.

4 Essential Rules for a New Year Insurance Checkup

As the New Year approaches, it is only natural to reflect on changes that took place over the past year. It's also the perfect time to assess your insurance needs and take steps to protect your financial future for the year to come.

Schedule a time to speak with your insurance agent if any of the following apply:

Change in marital status: Everything from auto coverage to beneficiaries on life insurance may need to be updated to reflect a change in marital status. Other policies likely to be impacted include medical, homeowners and ancillary policies. Be sure to notify agents about any name changes as well.

Relocation: It's easy to forget to change insurance information during the hustle and bustle of moving, but

auto insurance and other policies are impacted (for better or worse) by zip codes. Make sure all contact information is up to date for all forms of insurance.

Children: Whether you have just welcomed a new addition to the family or sent the last one off to college, children make a big difference when it comes to insurance. Other commonly encountered situations that impact insurance include new drivers and teens traveling on their own.

Change in employment status: Retirement, starting a new business, unemployment and other lifestyle changes require extensive re-evaluation of insurance needs. Everything from auto mileage discounts to medical coverage is likely to be impacted by employment status.

Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at david@popeinsurance.net or call 512-515-6226 for the answer.

What was the real name of Lewis Carroll, author of Alice's Adventures in Wonderland?

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 512-515-6226 to arrange an appointment for a no-fuss, professional consultation.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Quoting

Some quotes from the writings of Lewis Carroll, who was born on January 27, 1832:

"Sometimes I've believed as many as six impossible things before breakfast."

"It's a poor sort of memory that only works backward."

"If you don't know where you are going, any road will take you there."

"Everything has got a moral if you can only find it."

"Begin at the beginning and go on till you come to the end: then stop."

"'But I don't want to go among mad people,' Alice remarked. 'Oh, you can't help that,' said the Cat. 'We're all mad here. I'm mad. You're mad.'"

"No good fish goes anywhere without a porpoise."

"One of the secrets of life is that all that is really worth the doing is what we do for others."

"Take care of the sense and the sounds will take care of themselves."

"The rule is, jam tomorrow and jam yesterday - but never jam today."

"'What is the use of a book', thought Alice, 'without pictures or conversations?'"

"Now, here, you see, it takes all the running you can do, to keep in the same place. If you want to get somewhere else, you must run at least twice as fast as that!"

"Which form of proverb do you prefer Better late than never, or Better never than late?"

"There are three hundred and sixty-four days when you might get un-birthday presents, and only one for birthday presents, you know."

Give back by giving a referral!

One of the things that I have tried with some limited success in the past is to put together a referral program where clients, vendors, and other business partners would have an incentive to refer the people in their circle of influence to our agency for insurance.

We have tried financial gifts, gift cards, and prizes all without any real enthusiastic response. This year I am contemplating something really different, and, hopefully, really exciting.

Whenever I read or watch the news, I am constantly reminded about how blessed we are both personally and as a nation. It always makes me think about ways I can make a difference for other people in my community and elsewhere in the world. What I have come up with

will be a way for me to partner with my clients and other affiliates to start making a difference. I realize this will be small at first, but I am really optimistic about making it into a significant charitable operation in the future. Let me lay out my initial thoughts-

The going rate for an internet lead for auto/home insurance is about \$20. What if we gave that same amount of money to select charities that fit our standards both in terms of effectiveness and mission philosophy?

What if we allowed our referring partners to participate in the giving?

I propose that when someone refers a new prospect to our agency for a quote on either their personal or business

insurance that we give \$10 to the charity of their choice from our list of approved charities.

What if we also allowed the party being referred to participate too?

We will also extend the same offer to the new prospect and allow them to choose a charity for us to send \$10 to just for the opportunity to quote their insurance. That's it, no commitment to buy and never any pressure (I just never learned the art of the hard sell).

Are you seeing my vision yet?

I know \$10 and \$20 donations are not all that large, but if we received just 1 referral from every client that we currently have, that would translate into over \$8,000 in contributions (about 10% of our gross revenue for 2007). Now that can make a difference!

I may also start tinkering with some contests for the most referrals that would culminate in a larger one-time donation, etc. I am really looking for some comments and feedback on this idea and how I can make it even better. I have below a preliminary list of charities on the local, regional, national, and international level. If you have any ideas about charities that we should consider, please feel free to recommend them.

The Salvation Army

World Vision

Samaritan's Purse

Hope Crisis Pregnancy Center

The Nature Conservancy

Capitol Area Food Bank

Mobile Loaves and Fishes

Texas Baptist Children's Home

Catholic Charities of Central Texas

American Red Cross of Central Texas

YMCA of Greater Williamson County

Boy Scouts of America

Welcome to the World of Ikea Hacking!

There aren't many homes without at least one piece of furniture from Ikea. The Swedish furniture store has become extraordinarily successful by selling well-designed furniture at reasonable prices.

But sometimes you can't find exactly what you need in the giant blue warehouse. That's where Ikea Hacks come in – ways to modify Ikea products to fit your needs. Indeed, entire websites have sprung up dedicated to the topic. Here are some ideas from Ikea Hacker (ikeahacker.blogspot.com):

- Putting two CD holders together to make a dish drainer
- Using outdoor decking to make a spa-like bathroom floor
- Butcher's block kitchen countertops used to make an attractive desk
- A coffee table made from a stainless steel shelf
- A room divider made from chests of drawers
- A medicine cabinet that hides a bar
- A dresser that makes a neat CD holder
- ...and a model train inside an Ikea coffee table!

Birthdays to Remember This Month

Gustav Albin Whitehead, the aviation pioneer, was born on January 1, 1874. Whitehead was reported to have made powered flights two years before the Wright brothers. Aviation buffs continue to dispute the name of the first person to fly a plane.

Arthur H. Robinson was born on January 5, 1915. The cartographer is best known for the Robinson Projection - a map of the world that transformed

the globe into a flat sheet in a way that was pleasing to general viewers.

Luis Marden, who would have been 96 on January 25, was a photographer and explorer. He pioneered the use of color photography, particularly underwater, and traveled all over the world for National Geographic magazine. As a child, he taught himself five languages as well as Egyptian hieroglyphics.

NEWS YOU CAN USE

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This Month's Sudoku

	9					6		
			4	6		2	9	5
5			9		8			
					3	1	5	4
	5						2	
4	7	2	5					
			1		6			8
3	4	6		9	2			
		5					6	

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Recipe: Homemade Fruit and Nut Granola

This granola is sweet, crunchy and delicious as a snack, yogurt topping or in a bowl with regular or soymilk.

- 3 cups oats
- 1/2 cup pecans, chopped
- 1/4 cup blanched almonds, chopped
- 1/3 cup sunflower seeds
- 1/3 cup sesame seeds
- 1/3 cup wheat germ
- 1/4 cup canola oil
- 3 tablespoons dark brown sugar
- 3 tablespoons maple syrup
- 1 teaspoon vanilla
- 1 teaspoon cinnamon
- 1/4 teaspoon salt
- 1/2 cup diced dried apples
- 1/2 cup dried dates
- 1/2 cup raisins

Preheat oven to 300° F. Mix together oats, pecans, almonds, sunflower seeds, sesame seeds and wheat germ. In a separate bowl, mix together canola oil, brown sugar, maple syrup, vanilla, cinnamon and salt. Pour over oat mixture. Spread in foil-lined 10" x 15" pan. Bake, stirring every 15 minutes, approximately 40 minutes or until golden. Add dried apples, dates and raisins, toss well, and cool.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're making and decisions regarding your insurance, please get in touch.



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