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BLA News and Events

Introducing..... New Wellness Program only Through BLA!

Century Project 100 is Launched

Throughout our travels and experiences with our smaller clients we have consistently discovered their desire to offer some sort of wellness programs to their employees to help reduce health insurance premiums. Unfortunately, the options for small employer wellness programs are either expensive, require a lot of employer facilitation and are limited in terms of the scope of services that may or may not provide the desired outcome of reducing costs.

It seemed logical to consider the fundamentals of wellness should be considered first no matter what size of budget the employer has for wellness, so we began polling our client's employees during enrollment meetings and asked them if they had an annual routine check-up or screening that is already covered in their health insurance plan. We were astonished to find that the responses average 20% and that included those groups that spend thousands of dollars in company supported wellness programs.

What better way to become engaged in your personal wellness than to have a licensed medical provider conduct an annual physical examination for you? We cannot think of any.

In fact, we are such a believer in preventive screenings, we are going to invest in your employees for you. That's right Bernie Lowe & Associates, Inc. will pay each of your employees enrolled on the group medical insurance program \$75.00 dollars if they complete their annual preventative or physical screening during the period of the your group's renewal date to the end of the plan year. If 80% of the employees complete their screening during this period, then Bernie Lowe & Associates, Inc. will provide them an additional \$25.00. That's \$100.00 cash!

The benefit to the employer is that they we are confident that after three years of this program they will see a reduction in their costs against the trends of the medial insurance providers...THIS WILL WORK!

The Century Project 100 is the name of this wellness program and it is exclusively approved by the state of Iowa and brought to you by Bernie Lowe & Associates, Inc. Beginning January 1st all new to Bernie Lowe & Associates Inc. group health insurance clients with 50 or less employees will be eligible for this one of a kind wellness program.

We look forward to hearing your questions about this unique opportunity.

Contact: Melissa Stewart at BLA 800-942-4718

Can You Stop Working Today and Support Yourself Until 2036

MILWAUKEE, Dec 08, 2011 (BUSINESS WIRE) -- Just-released U.S. Census Bureau research provides clear evidence that people are living longer, underscoring that individuals need to broaden their understanding of what makes a complete retirement plan. With longevity on the rise, individual retirement planning needs to include asset accumulation and savings, as well as strategies for managing the personal and financial risks that can arise when you live into your 80s and 90s.

According to the recent Census Bureau report:

- in 1980, there were 720,000 people aged 90 or older (in the United States)
- in 2010, there were 1.9 million people aged 90 or older
- by 2050, there will be an estimated 9 million people aged 90 or older.

If you stop working right in 2011 could you meet your needs, wants and handle the unexpected through another 25 years of life? When you retire, this hypothetical question becomes very real, and it is only by developing a holistic retirement plan now, and incrementally and consistently working toward achieving that plan, that you can enter a financially secure retirement."

"Understanding longevity and the other risks of retirement can be empowering. The good news is that a well-developed retirement income plan can help you weather the unexpected. The key is to start planning now," says Barsch of Northwestern Mutual Life. "Work with a trusted advisor to align your expectations with your lifestyle and build a plan that will take you through retirement, not just to retirement."

BLA Cares

Leukemia & Lymphoma Society: Team In Training

The Mission and History

The Leukemia & Lymphoma Society's (LLS's) roots stretch back to 1949, when the de Villiers

family experienced the devastation of leukemia with the death of their 16-year-old son, Robert Roesler de Villiers. Family members and friends declared war on the disease by creating The Robert Roesler de Villiers Foundation, funding research to find a cure. The foundation later became The Leukemia & Lymphoma Society. Our mission: Cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families.

Team In Training® History

Team In Training (TNT) began in 1988, when Bruce Cleland of Rye, NY formed a team that raised funds and trained to run the New York City Marathon in honor of Cleland's daughter Georgia, a leukemia survivor.

The team of 38 runners raised \$322,000 for LLS's Westchester/Hudson Valley Chapter. Because of the pioneering efforts of Cleland and the Westchester/Hudson Valley Chapter, Team In Training was born and has grown into the world's largest endurance sports training program. Cleland was honored by Runner's World magazine in 2004 as one of their "Heroes of Running" for his role in establishing TNT.

Join the more than 40,000 runners, walkers, cyclists, hikers and triathletes who will participate in the world's major marathons, triathlons, hiking adventures and century rides this year on behalf of LLS. Fill out our online [Tell Me More](#) form for more details.

Ten Christmas Facts That You Didn't Know

December 24, 2006

Author: [Vic DaSilva](#)

Here are some interesting Christmas stats, facts and trivia you can share with family and friends while waiting for Santa to come down the chimney. Enjoy.

ONE



What percentage of mall Santa applicants were discovered to have criminal backgrounds by Pre-employ.com?

7%

Approximate amount generated by photographs with Santa in shopping malls in the USA in dollars:

\$2,255,750,000

TWO

How many houses must Santa visit on Christmas?

842,000,000

How fast must he travel to visit all those homes?

4,796,250 Mph



THREE

Percentage of Americans who believe Santa in the off-season drives a sports car:

4%

drives an SUV:

25%

FOUR

How many presents would you receive if you were to get every present in “The 12 Days of Christmas”?

364

How much would all those gifts cost? (according to [PNC Financial Services](#))

\$18348.87

FIVE

Percentage of Americans who finish off their Christmas Shopping on Christmas Eve:
20

SIX



Percentage of pet owners who have their dog or cat pose and photographed with Santa Claus:
27

SEVEN

Percentage of Americans who [re-gift](#):
28

EIGHT



Which type of Christmas tree is displayed more during the holiday season, artificial or real?
Artificial trees are the most popular with 40,694,463 on display in comparison to real trees at 34,335,809

NINE

How many [Barbie dolls](#) are sold every minute around the world?
180

TEN

How much trash is generated annually from the gift wrap and shopping bags:
4,000,000 Tons



Staff Profile

Georgia Carey



BLA Business Tip

Sell More by Adding

Georgia Carey joined BLA in 2003 and handles large and small group insurance marketing, reporting, servicing and technology support. Her 30 years of insurance experience, attention to detail, knowledge of the market and her natural ability to react to change make her an irreplaceable asset to BLA, as well as an extremely well-respected agent in the industry. Georgia's motivation to service the client is founded on her intuition to always find the right product and answer.

***Favorite Movie: Dirty
Dancing***

***Favorite TV
Show: Investigation
Discovery***

***Ideal Weekend
Activity: visiting Iowa's
casinos***

***Favorite Vacation
Spot: Cruising the sea – any
sea, any cruise***

Variety

People buy more jelly beans when they're offered an assortment of colors. This is true even if all the different-colored jelly beans taste exactly the same. After reviewing 50 experiments that involved more than 5,000 consumers, researchers at Switzerland's University of Basel, Germany's University of Mannheim, and Indiana University in the U.S. concluded that the more choices for the shopper, the better.

There are two sorts of product lines where you are especially likely to realize sales increases when you augment variety.

1. Product categories in which you're seeing a dramatic increase in sales. These increases are a sign that you could be a destination location for that sort of merchandise. If you're selling lots of soccer equipment, expand the merchandise assortment to draw even more soccer equipment buyers.

2. Product categories that are underperforming in sales, compared to what you'd expect. If you've got evidence that other retailers are selling more baked goods than you, per square foot of merchandise space, consider expanding the variety of baked goods you offer in that

Favorite Color: Wine

merchandise space.

It's not enough just to load on variety. It's essential that you give the shopper a way to smoothly sort through the choices.

Otherwise the abundance of alternatives will overwhelm and immobilize the shopper. As you introduce expanded alternatives, give the shopper meaningful categories to use.

Researchers at Stanford University and Columbia University find that categories enhance the sense of control by allowing the consumer to give reasons to themselves for the choices they're making. For foods and beverages, the categories might be by taste (coffees are mild, dark roast, or nutty). For clothing, the categories might be by usage occasion (leisure, office, party). For power tools and sports equipment, the categories might be by level of expertise recommended.

Bruce D. Sanders
Consulting Psychologist
RIMtailing
Vacaville, Calif.

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