

WE'RE A SMALL
INSURANCE COMPANY
THAT'S BIG ON
LISTENING.

Mensh Insurance is
a friendly, helpful,
independent insurance
agency.

We don't have pushy
salespeople because,
well, we don't like them
either.

We help people plan
their future so they can
enjoy the present with
peace of mind.

We are here to answer
your questions.

Just e-mail us at
askdanny@
menshinsurance.com.

WE'RE IN THE
BUSINESS OF
PROTECTING
PEOPLE
AND ASSETS.

DO YOU HAVE
QUESTIONS ABOUT
INSURANCE?

Just ask.

Don't Do It!: The Busy Parents Guide to Insurance and Healthy Living

BY DANNY MENSCH FOR MENSCH INSURANCE

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Sometimes it's what you DON'T DO that can actually help you the most.

Don't Do It! (To Stay Healthy)

- Don't smoke or chew tobacco.
- Don't stay overweight. Get your BMI down to less than 30.
- Don't be sedentary. Exercise at least 3.5 hours a week.
- Don't eat too much red meat. Choose a diet that's rich in plant food.
- Don't put off those mammograms, moms.
- Don't put off your health check, dads. You need a full health examination every two years despite what you think.
- Don't change doctors every year. Studies show that having the same doctor helps spot health problems.
- Don't stop taking your medicine unless your doctor tells you to.
- Don't skip the dentist. Yes, you need to visit the dentist two times a year. Studies show that gum disease can cause health problems throughout the entire body.
- Don't drink and drive.
- Don't forget to wash your hands. Nice warm water and soap will do just fine.

Don't Do It! (To Protect Your Family and Your Money)

- Don't be one of the 45 million Americans who don't have health insurance. If you need it, call us immediately. No one is wealthy enough to go without health insurance.
- Don't assume you have disability insurance through your employer. Check with your HR department.
- Don't go without supplemental disability insurance to cover what your disability insurance doesn't.

- Don't think men are the only ones who need life insurance. Moms, you need it too.
- Don't be afraid to ask your parents what their retirement plans are and if they have long term care insurance.
- Don't forget to buy long term care insurance for yourself when you're young. Most of the people who don't think they'll ever need it eventually do.
- Don't let your insurance premiums go unpaid.
- Don't let the credit card companies take all your hard-earned money in fees. Pay off your credit cards every month, on time -- or don't use them.

Don't Do It! (To Be Prepared)

- Don't drive without your insurance card, license and registration.
- Don't leave anything on the stove if you're not watching.
- Don't forget to lock the door and ask the neighbors to pick up the newspaper and mail when you're away.
- Don't forget to put a tag with your name and phone number on your dog's collar.
- Don't forget birthdays and anniversaries.

Don't Do It! (To Feel More Joy and Less Stress)

- Don't spend more than you make.
- Don't go a day without laughing.
- Don't put off "you" because of your children or your spouse.
- Don't forget to appreciate and thank the friends, family and people around you who are good to you.
- Don't forget to have a little fun.

Danny Mensch is president of Mensh Insurance Company.