

# “THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of The Delgado Group*

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## Insuring Your Home in a Buyer's Market

The slumping real estate market means lower selling prices and more vacant homes for sale, which can mean increased insurance risks.

Theft, vandalism, fire and flooding are all potential risks. Take a few precautions to protect your investment before moving out.

Double-check Your Policy.

Standard insurance policies only cover vacant homes for 60 days.

Vacant home coverage may be available through specialty insurance companies or state-run insurance plans.

Before you go, take these precautions to protect your home:

- \* Clean out gutters, trim trees, and check for potential leaks.
- \* Install and test smoke alarms, a home security system and timers on lights.
- \* Make the home look lived in.
- \* Set your home's thermostat to at least 65 degrees to protect pipes from freezing. Ask a trusted acquaintance to check on the home occasionally or install a heat or moisture sensor.

Use common sense and talk to your agent to get more information.

## How Safe Are You in Public Places?

We all know important general safety tips like always locking your doors and taking walks during the daylight hours. Sometimes, though, you might think you're perfectly safe, but you really need to be aware and take special safety precautions.

### The Mall and Retail Stores

The mall has all the elements that normally make a location fairly safe: it's a public place that is well-lit and is frequented by lots of people. Despite these characteristics, retail crime continues to be a problem. Consider these tips when going shopping:

- If you're shopping for a while, you might drop off bags in your car so you don't have to carry them around. Did you know someone might be watching you, waiting for you to leave so they can steal your goods? When dropping off bags, it's a smart idea to move your car to another location to prevent a break in.
- Places where people frequent are usually safer, but if the crowds are thick, thieves can steal your purse and bags in a split second. Remember to always hold your purse closely to your body. If possible, wear it across your chest or hold under your arm for added security.
- When purchasing items, be discreet about how much cash you have. If you're paying with a credit card, place back in your wallet right after the cashier returns it to you. Don't ever think that others around you aren't watching.
- If you need cash, visit a secure ATM. If you're waiting in line and the person in front of you offers to let you go ahead, politely decline and leave. You don't want anyone knowing how much money you're getting and then stealing it from you.

### Cemeteries and Memorial Parks

Cemeteries and memorial parks are generally very safe, peaceful places but unfortunately some criminals have begun to prey on unsuspecting mourners during a time of grief. These criminals wait for cemetery visitors to leave valuables unattended in their vehicles while visiting a gravesite or attending a service and then smash a window to grab the goods.

Consider these tips:

- When visiting a gravesite, do not park and walk out of sight of your vehicle to another location. Park as close to your intended destination as possible.
- Never leave your engine running, even if just stepping away for a moment. Turn the engine off, lock the doors and take your keys with you.
- Try to visit cemeteries during the daylight hours and bring someone with you if possible.

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## **New Daily Routines That Can Enhance Your Health**

People know healthful habits can benefit their well-being, but often come up with excuses for not sticking to them. Avoiding flossing due to discomfort and skipping the gym as a result of a hectic schedule are just a few of the excuses people use to relieve the guilt.

"Living a long and healthy life can actually be achieved more simply than people have been led to believe," says Dr. Thomas Perls, famed aging expert and author of "Living to 100." "While DNA still matters, changing only a few habits at a time can also make a world of difference in how long we live."

Upgrade your exercise regimen. Women should include strength training in their regular exercise routines, as well as aerobic exercise.

Replace old-fashioned, white box floss in the corner of your medicine cabinet, with one that makes this healthy habit a better experience.

Trade-Up Your Diet. People should try to avoid red meat and trade-up to a Mediterranean diet consisting of fish, poultry and vegetables. People believe that the risks associated with red meat are due to increased fat and cholesterol, but the bigger risk may be that red meat is also a major source of iron. Too much iron can have a role in making bad free radicals in your body which may accelerate aging and lead to heart disease, cancer and other diseases.

Upgrade Your Work Environment. Studies show that staring at your computer screen for lengthy amounts of time can hurt your eyes and contribute to stress. It's important to take your eyes off the screen for a few seconds every hour. Try filling your workspace with photos. The photos can help distract your eyes throughout the day and will warm your heart with good memories. Also, trade-up your old office for one with windows. Having open windows will let the air circulate and keep airborne viruses at bay.

- Always be aware of others who are in the area. If you feel uncomfortable, notify cemetery management. If you see a crime occurring or anything suspicious, call your local police.

## **Computers and the Internet**

The use of computers provides many great conveniences, but identity theft and cyber crime consistently make news headlines and can easily happen to those who don't take the right steps to remain secure.

- Vulnerabilities in software are always being discovered. Consider installing security patches for your computer to help prevent outside attackers from exploiting your system. If you don't have a firewall, you should look at acquiring one as it helps provide a more secure Internet connection by restricting incoming network traffic.
- Don't open any suspicious e-mail attachments or click on unknown links, even if it comes from someone you know. Some of the worst spam is highly sophisticated and can look like a simple e-mail from one of your friends. When in doubt, ask the sender to verify the message before opening.
- Adults and kids should use caution with instant messaging. Treat IM with the same suspicion as you would e-mail.
- Don't ever give out your personal information to anyone you do not know. If you do need to use this information online, (for example, when making a purchase), make sure the site URL starts with HTTPS, which indicates it is a secure connection.
- Don't download anything suspicious. Do your research and check to be sure the software is from a reputable company before installing it on your system.

Following these safety tips can help you to remain safe, even in places where you didn't realize you were vulnerable. Remember, no matter where you are, always use common sense and be aware of your surroundings.

## **Pet Friendly Offices Are Going to the Dogs!**

Dogs and cats and fish, oh my! More than 63 percent of American households own a pet today, which equates to 71.1 million homes and a whopping 382.2 million pets, according to a recent American Pet Products Manufacturers Association survey of pet owners. So are Fluffy and Fido just hanging out at home, or are they going to work with their human companions?

Pets, it seems, are showing up in the workplace more than ever, with 30 percent of employers allowing workers to bring pets to the office, according to a recent consumer survey. Of those who actually bring their pets to work, the majority of Americans bring dogs (24 percent), followed by fish (12 percent) and cats (8 percent).

### **Dog Days in the Office**

Visitors to The Warehouse Office Furniture Mart, a Cincinnati-based contract furnishing dealership that sells HON office furniture, can expect to be greeted by a couple of unusual "customer service representatives" when they enter the showroom. Jake and Woody, Labrador Retrievers owned by the company's president, Jack Keane, can be seen daily at the dealership.

Since 2000, Keane has encouraged employees to bring in any well-behaved pet to spend the day in the company of the dealership's staff and customers. He even encourages customers to bring their dogs along when they visit the showroom. Jake and Woody, the affable and quite mannerly pair – often referred to as the "star customer relations team" – spend their days tethered on long leads in the 15,000-square-foot showroom's office area. This arrangement allows them plenty of interaction with dog-loving customers but keeps them out of the way of the handful of those a little more canine-wary.

## Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

CURTIS RAYMOND  
DAVID PRIETO  
BRENT FADDEN  
RUTH MCCARTHY  
IRA TEPER  
JIM STANTON  
DENISE ZEH  
VELMA ELLIS  
LESLIE RICHIE

## Are You The Client of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support.

I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

CURTIS RAYMOND

as our Client of the Month!

CURTIS RAYMOND will receive  
\$50 Gift Card to Carrabas

. Thanks for your continued  
business!

(Who's next? Hint... it could be  
you! Watch this space for the  
announcement.)

### Referral contest rules

Our best clients are referred and we appreciate your help. For this reason for every referral we receive we send \$5 to Hibiscus Children's Center. **PLUS** your name is entered into a monthly drawing for a \$50 Carrabas Gift Card. **PLUS** every referrers name will be entered into a year end drawing for a 42,000 BTU Stainless Steel Gas Grill with 637

Keane's business isn't alone in cultivating a pet-friendly atmosphere. A recent search online at Simply Hired ([www.simplyhired.com](http://www.simplyhired.com)), an online job search engine, turned up 8,100 open jobs at pet-friendly companies, including natural candidates like PetSmart and IAMS Pet Food; but also big names such as Google, Amazon.com and even Dartmouth College.

There are other benefits to having pets in the office – millions of Americans believe pets on the job lower absenteeism and encourage workers to get along. The next time your animal companion "asks" bring 'em along!

## A Not-So-Trivial Pursuit

This month The Delgado Group is sponsoring a Trivia Contest and offering you a chance to win 10 gas card. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- 772-794-2999-- or mail -- or email [info@thedelgadogroup.com](mailto:info@thedelgadogroup.com) -- this page. Good luck!

*Where was the highest recorded temperature on earth, recorded?*

Your Name \_\_\_\_\_

Your Answer \_\_\_\_\_

## Last Month's Winner:

Congratulations to Elaine Quigley for correctly answering last month's trivia question! For the correct answer, Elaine Quigley has won a free \$10 gas card!

**Last month's question was: *Who came first Burger King or McDonalds?***

**Answer:** McDonalds. In 1940 in San Bernardino, CA. by Richard and Mac McDonald. Burger King opened in 1954 in Miami, FL by two Cornell University grads. They bought their first milkshake machine from Ray Kroc. Kroc later bought out McDonalds and turned it into the empire we know today.

### Have you visited our website lately?

I've updated many of the free reports and added some new ones. **PLUS** the "How to file a claim" form has been updated and expanded.

### Own a FRAME OR BLOCK home?

**I've written about wind mitigation credits before and how much money you can save. Go to our website to read the free report, "Slash homeowners insurance premiums with Mitigation credits" - find out how much you can save.**

The Delgado Group  
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"We were so touched when we learned The Delgado Group had chosen Hibiscus Children's Center as their charity of choice for their referral program. We have never had a business adopt Hibiscus in this manor before! As a nonprofit agency, we depend very heavily on community support and generosity and we couldn't be more thankful for the partnership The Delgado Group has created. As the saying goes, it takes a village to raise a child. Dan and The Delgado Group are most certainly doing their part."

Angela Astrup,  
Director of Events  
Hibiscus Children's Center,

*"Those who bring sunshine to the lives of others cannot keep it from themselves."*

*James Barrie*

I've had my homeowners insurance with The Delgado Group for 6 years when I called about my renewal I was told that I should get a wind mitigation form filled out. I did this and saved \$1,147 for the year on my homeowners insurance. I'm glad The Delgado Group keeps track of ways I can save money on my insurance.

Robert Dooling - Fort Pierce  
Client Since 2002

"I have been extremely pleased with the excelect reduction of the premium on my homeowners insurance. With the recommendation of the staff at The Delgado Group (Patty Jones) our home was inspected for wind mitigation credits and saved over 51% of the original Premium - we highly recommend The Delgado Group"

Robert McGlinchey - Fort Pierce

**A friend of mine suggested I call The Delgado Group after my homeowners insurance more than doubled. I am so very glad I did. I was thrilled with the courteous and professional service I received and they saved me more than \$1,500 by switching me over to another company, thanks Delgado Group!**

**Daniel Bin, Vero Beach**