

“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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Recipe of the Month:

Sangria

INGREDIENTS:

- 1 orange, thinly sliced
- 1 lemon, thinly sliced
- ¼ C superfine sugar
- ½ gallon red Burgundy
- ½ C orange-flavored liqueur
- 2 bay leaves
- ½ C brandy
- 1 quart club soda

DIRECTIONS:

Combine and marinate overnight the orange, lemon, sugar, red wine, liqueur and bay leaves. Add the brandy. Just before serving, add the soda and some ice.

Protect Yourself from Pool and Trampoline Dangers

Did you know that many home insurers **won't** cover customers with trampolines and have restrictions for those with a pool. Check with your insurance agent before buying a trampoline or pool -- and let your agent know if you've already purchased one. If you file an insurance claim involving a trampoline or pool (especially one your insurance company didn't know about), you not only risk higher insurance bills in the future; you could have trouble finding an insurance company willing to underwrite your future coverage.

Here are some tips on how to protect yourself and your loved ones from these common warm-weather hazards.

Trampolines = Trouble

A recent study found 531,378 kids got hurt on trampolines from 2000 to 2005. The American Academy of Pediatrics Web site states, "Adult supervision will not adequately prevent injuries on home trampolines. Trampolines should be used only in supervised training programs for gymnastics, diving or other competitive sports."

Homeowners should also consider the liability of a backyard trampoline, in addition to the potential for injury. Trampolines aren't just dangerous, they're also virtually impossible to secure and adequately supervise.

Protect Your Pool and Yourself

Another backyard hazard is swimming pools. According to the Insurance Information Institute (III), about 43,000 people are injured annually in and around swimming pools each year and half of pool fatalities occur in yards of single-family homes.

Many insurers require the following before they will cover a pool:

- An in-ground pool must have a fence with a locking gate that meets state height requirements.
- An above-ground pool requires a self-latching and locking gate (if there's a deck) or removable ladder (if no deck).
- Pool entrances must be locked when the pool is not in use.
- Pools must be well supervised when in use.
- Pools with diving boards and slides generally are not allowed.

In addition, the III suggests pool owners check often for hazards like glass bottles and toys, and use caution with electrical devices. Don't let anyone swim alone, especially during bad weather or if they've been drinking alcohol. And keep children away from pool filters.

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8 Easy Tips to Protect Your Home & Business!

Your home doesn't have to be an open invitation to thieves; in fact, it can be the opposite. Here are ways you can make your residence one in which burglars will have no interest.

1. **Outdoor Lighting** -- Illuminate your home's entry points (doors and windows) and make sure the lights shine on the house, not in the eyes of any "observers."
2. **Burglar Alarms** -- For thieves, these alarms are a hassle, a big hassle, especially if the system is sophisticated.
3. **Landscaping** -- Don't give burglars hiding places. Trim bushes away from doors and windows, and at least two feet up from the ground.
4. **Doors** -- A strong lock installed in a weak door isn't a strong deterrent. Outside doors should be metal or solid hardwood and at least 1 3/4 inches thick. Frames should be made of equally strong material, and doors should fit their frames securely.
5. **Locks** -- The best bet here are deadbolts with heavy strike plates secured with three-inch steel screws.
6. **Marked Valuables** -- Make your property harder for thieves to sell, for example, by engraving an identifying mark such as your driver's license number on your valuables.
7. **Secure Windows, Sliding Glass Doors** -- Drill through the corners of the sashes of double-hung windows and insert a removable metal pin. Secure sliding glass doors with a dowel placed in the lower track and flathead screws in the upper track.
8. **Neighborhood Watches** -- Participate in or organize a neighborhood watch program. A decal placed on a window near the entry points of your home will convey to burglars that they possibly are being watched.

Looking Back . . . And Moving Forward

Have you ever found yourself reflecting on what you've accomplished in the many different areas of your life: physical, spiritual, emotional, and mental. And how you did your most vital relationships: with God, your spouse, your family, and even with yourself? Okay . . . pick yourself up and resolve to "do better".

The problem for me is similar to what I believe most folks encounter . . . I over-commit and I under-deliver . . . especially in the personal areas. In fact, if you're like most people you made a "New Year's Resolution" and broke it shortly thereafter.

I've learned that one key to success is not making big changes, but rather making a series of small ones. Figure out what "one" small thing you can do consistently that will eventually make a big difference in your life. Make a "small" promise to yourself . . . and then keep it. Keeping promises to your self will go a long way toward a wonderfully satisfying life. A series of small promises kept results in big successes.

Most of us have figured out that life isn't about "stuff" . . . it's about relationships.

It's funny because most of what I write about is this newsletter pertains to protecting your stuff (Your Property), however this is easy to replace. But our lives, our relationships and our financial freedom that goes along with it are hard to replace. This is why I write about Umbrella Liability Protection, it's also why this newsletter introduces Fixed Index Annuities.

On the personal side I endeavor to physically improve my health, on the business side I endeavor to not only become your agent of choice for your property insurance but also one you consider when it comes to your financial Health.

BE TRUE TO YOUR SELF

"...I say this because life is so precious, so fleeting and often ignored for the promise and value that it holds for us. We can all be judged by the promises not that we make to others, but by the fulfillment of the promises that we make to ourselves."

Lee Gunter - on his sailing circumvention of earth

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!

Vicki Sabins(2)	Daniel Bin
Irvin Gordon	Joshua Jones
Shaun Brown	Joshua Jones
Robert Nadeau	Jim Stanton
Dan Molloy(2)	Daniel St John
Beverly Shapiro	Lynne Weisenfels
Debbie Demsick	Donna Fladland
Pete Campbell(2)	Mike Mcenteggart

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 Pete Campbell as our Client of the Month!

Pete Campbell will receive \$50 Carrabba's Gift Thanks for your continued business!

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

2008 Spread the word contest

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you recommend us. Naturally we want to grow – but only with the right kind of clients. Clients like you. Our best new clients call us because you recommend us, so ... we LOVE it when you "Spread the Word" about the special treatment and low prices you receive from us! Now, we want to add a little FUN to the process! We're going to make EVERYONE A WINNER when they tell a friend, relative, or colleague to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to you, because YOU are the best advertising we can get!

Ways To Win – For Every Referral Received we will

1. Donate \$5 to Hibiscus Children's Center
2. Place your name in a drawing for a \$50 gift certificate to a local restaurant (1 "chance" per referral)
3. On December 5, 2008 we will have a random drawing from from all "chances" for a 42,000 BTU LP Stainless Steel Gas Grill with 637 sq inches of cooking area

LOOK

In April we received 16 referrals from our friends and clients. **THANK YOU.** Our gift of \$80 to Hibiscus Children's Center has been made. Our 7 month total is \$555.

A Not-So-Trivial Pursuit

This month The Delgado Group is sponsoring a Trivia Contest and offering you a chance to win a **\$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 email info@thedelgadogroup.com -- this page. Good luck!

Who came first? Burger King or McDonalds?

Your Name _____

Your Answer _____

Last Month's Winner:

Congratulations to **Barbara Agee** for correctly answering last month's trivia question! For the correct answer, **Barbara Agee** has won a **\$10 Gas Card!**

Last month's question was:

What animal was Walt Disney afraid of?

Answer: Mice. According to "The Magic Kingdom: Walt Disney and the American Way of life" by Steven Watts, Walt was afraid of the little creatures, but found them "sympathetic".

The Delgado Group
128 43rd Ave
Vero Beach, FL 32968

“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 manner 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,

“To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment.”

- Ralph Waldo Emerson

“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 excellent 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