

“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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Drive Safely: School is Almost Out!

Even if you don't have children in your home it's a good idea to be extra careful this month. Most schools end their year in June which means more children are out and about.

Be sure to check behind your car before you back out. Children may not be paying attention to where your vehicle is so check before you get in the car.

Come to a complete stop. Four-way or three-way stops can be a hazard. Be sure to stop completely and check for children on bicycles, skateboards, or scooters.

When driving in residential neighborhoods obey the speed limit. Most children know better than to dart out in between cars, but in the heat of playing kick ball they may not remember; so be careful!

It may seem like common sense and most people obey the road rules. It's just a good idea to be more careful as the school year ends.

Inside This Issue...

Keep Fuel Costs Down Page 1

Should you take a home inventory and why?.. . . . Page 2

Sidebars: Drive Safely: School's Out! & Watering your Lawn

Are YOU The Client of the Month? See Page 3 to find out if you won!

Check out the insert concerning Flood insurance & TIME

Keep Your Driving Costs Down This Summer

With summer here many of us are thinking about taking a road-trip or a vacation, but fuel prices are so high that it may seem impossible to keep your traveling expense affordable. Don't despair! There are some tried and true tips for you to take that trip and still have some spending money when you get there!

- Check your tires. Under-inflated tires are a safety hazard and can have a negative affect on your fuel economy. Be sure to check your tire pressure before you start a long trip.
- Lighten your load. Studies show that driving around with a fully loaded trunk or hatch can result in lower gas mileage. And although you have to pack for your trip you should clean out un-necessary items before you load the trunk.
- Go cruisin'. If your vehicle is equipped with Cruise Control use it! One website (www.edmunds.com) states that using cruise control at highway speeds can save you an average of 7% overall!
- Windows vs. air conditioning? The myth that using air conditioning will ruin your fuel economy has been busted! Sever studies show that overall using your air conditioning has only a negligible effect on your gas mileage. The same is true for driving with you windows down. Yes, it creates drag, but the effects are so small it just doesn't have an impact. So use what is comfortable and don't worry about the temperature.
- Keep it steady. Rapid starts and stops will ding your wallet and it isn't safe. Try to avoid revving the engine or accelerating too fast from a stop. It wastes fuel and is unnecessary. In city driving it's almost impossible to avoid frequent stops so try to avoid "Business Loops" while on your trip.
- Obey the speed limit. Drivers who consistently drive over the speed limit are losing between 15 and 98 cents per gallon! That can really add up so take your time and follow the speed limit.

There's no reason to cancel your vacation or take a second mortgage out! You can still enjoy those weekend road-trips and those Route 66 vacations if you plan ahead. So put the top down and turn the radio on!

This month I've asked Chris Crawford and Rich Roszkowski from C & R Irrigation to supply us with some lawn water tips.

During these upcoming hot and humid summer months. It is a good rule of thumb to water after midnight, but before sunrise. The reasoning behind this is that your foliage, both turf and plant, are wet for a long period of time before the sun comes up and dries it off. During this "wet" time you are running a much greater risk of developing a fungus.

Fungus thrives when it's wet and dark.

Also, you want to make water available to the plants during its most stressful part of the day. The closer to dawn you water, while making sure to give it time to get down into the root zone, the more available water there is for your lawn and landscape.

Watering during the day is not ideal for that very reason, the atmospheric demand is so high that very little of what you put out actually makes it into the root zone.

If you want to run some supplemental water on top of your programmed time, try to do it before 10:00 am to be able to get at least some assurance that you have gotten some available water down there where it is needed.

Much like everything else in this world, timing is everything.

Chris and Rich have a combined 23 years in the irrigation business. If you have any questions or you need service, please feel free to contact Chris at (772) 562-5513.

Mention that you are a Delgado Group client and receive a 10% discount on any services.

Should You Take a Home Inventory and Why?

Would you be able to remember all the possessions you've accumulated over the years if they were destroyed by a fire? Having an up-to-date home inventory will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance.

Start by making a list of your possessions, describing each item and noting where you bought it and its make and model. Clip to your list any sales receipts, purchase contracts, and appraisals you have. For clothing, count the items you own by category -- pants, coats, shoes, for example -- making notes about those that are especially valuable. For major appliance and electronic equipment, record their serial numbers usually found on the back or bottom.

- **Don't be put off!**
If you are just setting up a household, starting an inventory list can be relatively simple. If you've been living in the same house for many years, however, the task of creating a list can be daunting. Still, it's better to have an incomplete inventory than nothing at all. Start with recent purchases and then try to remember what you can about older possessions.
- **Big ticket items**
Valuable items like jewelry, art work and collectibles may have increased in value since you received them. Check with your agent to make sure that you have adequate insurance for these items. They may need to be insured separately.
- **Take a picture**
Besides the list, you can take pictures of rooms and important individual items. On the back of the photos, note what is shown and where you bought it or the make. Don't forget things that are in closets or drawers.
- **Videotape it**
Walk through your house or apartment videotaping and describing the contents. Or do the same thing using a tape recorder.
- **Use a personal computer**
Use your PC to make your inventory list. Personal finance software packages often include a homeowners room-by-room inventory program.
- **Storing the list, photos and tapes**
Regardless of how you do it (written list, floppy disk, photos, videotape or audio tape), keep your inventory along with receipts in your safe deposit box or at a friend's or relative's home. That way you'll be sure to have something to give your insurance claims adjuster if your home is damaged.
- **When you make a significant purchase, add the information to your inventory while the details are fresh in your mind.**

If you would like free home inventory software go to <http://www.knowyourstuff.org>

**Thank You! Thank You!
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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!

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|--------------------------------|-----------------|
| Kenneth Iverson | Pete Campbell |
| Courtney Ohs | Norman Lamare |
| Ralph & Joan Mastry | Billy Hitchcox |
| Ron Sowers | Dan Molloy |
| Joe Casalina | Ernest Meger |
| Ray Deeds | Robert Blaine |
| Lynda Emmel | Irving Gordon |
| Daniel Bin | Barbara Kiernan |
| Carole Olsen | John Brady |
| Celestine Patrick | Don Frederick |
| Mike Burns | Mary Lou Jay |
| Roy Beem | Doris McDonald |
| Sharon Hill | |
| Ellen – Spanish Lakes Fairways | |

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 **Irvin Gordon** as our Client of the Month!

Irvin will receive \$50 Carrabba's Gift Certificate. Thanks for your continued business!

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

LOOK

In April we received 26 referrals from our friends and clients. THANK YOU. Our gift of \$130 to Hibiscus Children's Center has been made. Our 6 month total is \$475.

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 email info@thedelgadogroup.com -- this page. Good luck!

Walt Disney was afraid of what animal?

Your Name _____

Your Answer _____

Last Month's Winner:

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

Last month's question was:

When was barbed wire first manufactured?

Answer: Of the many early types of barbed wire, the type invented in Illinois in 1873 by Joseph F. Glidden proved most popular.

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 all "chances" for a 42,000 BTULP Stainless Steel Gas Grill with 637 sq inches of cooking area

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,

*"Opportunity is missed by most people because it is dressed in overalls and it looks like work."
...Thomas Edison*

Look what our friends say about us!

I 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

My old insurance company decided to non-renew my homeowners insurance at the height of hurricane season. I was a little stressed to say the least.. I contacted Dan at the Delgado Group and he found me not only an insurance policy for my home, but I now have more insurance coverage for less than I was paying those other guys. Thanks Dan.

John & Nora Simons-Sebastian, FL

"Just moving to Vero Beach, we were in need of insurance for our home and auto. The Delgado Group was highly recommended to us. It is a pleasure dealing with such a professional staff. We are very pleased with the money they saved us."

Anthony & Dolores Elvas - Vero Beach