



"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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I Almost Forgot

The St. Helen's Harvest Festival is upon us – November 20th – 23rd and we do have **presale** ride tickets at our office. They are 25% off. Call us to place your order.

You don't have to have children to enjoy the festival. Come by on Thursday night (it's our slowest) and get some dinner.

There's a lot of great food, Italian sausage or meatballs, authentic Mexican, the BEST BBQ, great Philly cheese steaks. Do the Cake Walk and win fresh baked goods.

There is also a garden center and Arts & Crafts.

Volunteering

Daniella & I enjoyed a morning volunteering at the Special Olympics held at the North County Pool in Sebastian. We found out that they hold this event every year at that venue because of the quality of the facility. People from around the state came to compete. It was nice to be able to help. It was great to see the smile as one young man won his second first place ribbon.

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I Lost Again

I couldn't believe it! I got on the scale and lost 10 pounds in the last couple of weeks. If I keep this rate of weight loss up I'll reach my goal of 215 without a problem, but you know as I do, it's easy to lose a few pounds. It's easy to take a few steps toward any goal; the question is can I keep it up??? How many times in our lives have we started something and not finished or maybe we finished but not with the type of effort we could have put forth.

It's funny, because while writing the above, I thought about the old Life Insurance weight tables. If you look at these weight guidelines I would have been 60-70 lbs over weight when I started this diet. It's amazing how the life insurance industry has changed.

1. These underwriting guidelines are now more realistic.
2. Premiums have come down drastically
3. The variety of policies that is available is amazing
 - a. Term Life – very inexpensive for a lot of coverage
 - b. Whole life – more expensive but permanent coverage
 - c. Universal Life – your premium can vary to less than or more than a whole life policy. Depends on what you're trying to accomplish.
 - d. Indexed Life – The interest rate credited is based on the indexes your funds are invested in. A good way to save addition money toward retirement.
 - e. Variable Life – Invested in a way similar to mutual funds. Another good way to save additional money toward retirement.

You may be wondering – what kind of life insurance does Dan own? The first policy I bought was a Universal Life policy. I didn't have any kids when I bought it but I consider it a policy that I will keep throughout my life. It's the smallest policy I have. The second one I bought was a Variable Life insurance policy (If Indexed Life were available at the time I bought it I believe I would have selected the Indexed Life). It's for a sizable amount and I bought it after Daniella was born (should have bought it at conception – bad daddy). The last one I bought was a 20-year term life. Purchased when we found out we were having child Alexa. It's another sizable policy but being term insurance, it's cheap. Some people would say that I'm crazy because I own so many policies but here's my reasoning. The Term policy was just to get me a lot of coverage for a little money.

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I LOVE COMPETITION

There's a new house insurance company out there and when I say new, I mean it. It opened in March of 2008. You can quote your policy yourself online. Man, is that convenient! The rates are competitive, but no better than what we can offer. I think the problem is people not understanding what coverages they are getting. We have had more than one client get a quote and then discover that it didn't include replacement cost coverage for their contents; or that the hurricane deductible was 10% of the value of the home. And no, the \$0 in front of screen enclosure does not mean ZERO deductible it means NO COVERAGE.

I'm only asking you to let us know if you're shopping. Print your quote so we can compare apples for apples. You shouldn't be surprised that our premiums are competitive.

Venting About Our Economics

I think it's dangerous for me to write about the growing economic situation in the world. It's dangerous because I really don't know what I'm talking about when it comes to economics. Now that you know that I don't know anything...

But I know this much. Corporate America needs to take a cue from the little guy – like me. Business is about making money BUT to falsely pump up a business value so you can turn around and sell it for profit... How about lenders NOT including bad loans – not yet defaulted but close – in their Profit and Loss Statement, so they can get their year end bonus. I call this stealing. Morality can't be legislated, but basic business standards need to be applied and audited.

A large portion of Americans continuously overextend themselves, gotta keep up with the Joneses. I ask that before you make that next major purchase, that you really consider – do I/we need this. I'm truly concerned about the people in my generation, late 30's into their 40's. They have not been saving any money. Maybe this economic crisis will be a reality check, maybe now people will realize that they have to save for a rainy day.

(continued from Page 1)

Yes, if I don't die before the 20 years I threw my money away and I'm OK with that, I don't want this policy to pay off. The Variable policy was bought not only for it's death benefit but also because I can use it as an investment tool – supplementing my retirement.

This discussion leads to the question. How much life insurance does one need? You see, the question is not what type but how much. The reason I'm not concerned about the type of life insurance, is you need to have enough (**period**). If it's all term – fine, it's cheap enough. Under age 40, you can buy it for less than \$100 (per year) for each \$100K of protection. At this price EVERY FAMILY should be properly protected.

Back to how much you need. Some people suggest you multiply your income by 7 or 8 and use the total as the amount of protection needed. While this is better than throwing a dart at a dart board and would most likely provide enough life insurance in many cases, every family is different. Why not take a few minutes to think and total up how much is your mortgage loan payoff, what about the car loan payoffs, other debt? How much is college going to cost for your kids? Complete the insert titled "Life Insurance Review."

Let's not forget that most families have two incomes and household duties are split between mom and dad. So who is going to do the cooking and/or cleaning? Will someone have to be hired? Did dad help with the math homework and now a tutor has to be hired? There are many things to be considered.

"The right amount of life insurance will allow your dependents and beneficiaries to pay off debt and invest the remainder of the insurance payout. Then draw down the account over time as needed"

The scariest part – even with cheap term life insurance premiums available, 1/3 of American families have no life insurance outside of the benefits provided by their employer. Does this make any sense? Take a look at the flyer inserted with this newsletter, "Life Insurance Review," is on one side, sample term life rates on the other.

Mom Asked

A few days ago when I started this article, my mom asked what I was writing about this month and I told her that my "diet confessions" turned into a discussion about life insurance. Do you know what she said? "I want to buy some;" I told her she doesn't NEED it. She said "I want to make sure you and your brother have cash readily available when I die" and she gave me an example (from when my dad passed away) as to why she wanted it. I'm not a mother but I did understand where she was coming from. No she doesn't own a policy yet – I am looking into it. If it makes sense...

**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)
Irvin Gordon
Shaun Brown
Robert Nadeau
Dan Molloy(2)
Beverly Shapiro
Debbie Demsick
Pete Campbell(2)

Daniel Bin
Joshua Jones
Mike Mcenteggart
Jim Stanton
Daniel St John
Lynne Weisenfels
Donna Fladland

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 A \$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 September we received 6 referrals from our friends and clients. **THANK YOU!** Our gift of \$30 to Hibiscus Children's Center has been made. Our 9 month total is \$720.

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

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!

When was the largest Pumpkin Pie cooked?

Your Name _____

Your Answer _____

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 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