

# January Newsletter 2018

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## Florida West Insurance



January 2018 Issue #7

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### ***A Moment With Dianna***

**Welcome 2018!** Wonder what this year has in store for us? We have been in a cycle of changes that have quickly occurred for a few years. To me it has been like a giant rollercoaster that has no brakes and I do not like rollercoasters at all! Now we have tax changes and more health care changes to learn

### Business Spotlight



**MM** MOVEMENTMORTGAGE

#### **Carla Bolling**

*"A mortgage is the single largest, most personal financial decision most people make in a lifetime."*

This sentence drives my focus on client service. I have been in the mortgage business through the economic downturn and have stayed in business because of my focus on my

about and see how it will affect each of our lives.

We also make proclaim New Year's Resolutions to make changes in our lives. The odds are against success on most of those resolutions, but mainly because we don't have anyone to help us stay accountable or to cheer us on until these changes in our lives become the new habit.

Here are a few of the top resolutions:

1. **Lose weight:** How many times have we lost weight only to gain it back plus a few pounds? There are so many 'diet plans' out there that will allow you to drop pounds fast, but ask yourself if this plan is something you can sustain for the next 5 years? Is it a healthy change? If you can't then you will not be successful. Sometimes our bad eating habits have more to do with what is eating us. We eat when we celebrate, when we mourn, when we are happy, and especially when we are sad. Maybe the best place to start is to keep a diary of what you are eating and when you are eating it. A week of keeping a food diary will offer insight into possible triggers that can sabotage your promise to yourself to live a healthier life. It is certainly where I am going to start so if anyone else wants to jump in with me to be an accountability partner then please email me at [dianna@floridawestinsurance.com](mailto:dianna@floridawestinsurance.com)

2. **Pay off credit cards:** After Christmas I am the first one to say Oh Lord Dianna what did you do now? My grandkids are just my world and I want to give them everything. Problem is I don't have unlimited funds just like a lot of you and end up with a big credit card bill to pay off at the first of the year. It is not the best way to start off a New Year, especially when you are trying so hard to make positive changes. This year I want to take my smallest credit card and knock it out first to get that sense of accomplishment flowing through my veins and then move on to the next one and then the next. I just need to remember my grandkids want

client's needs.

Most people can go to any bank or broker to obtain a mortgage. I know this - and what sets me apart from other lenders is my attention to detail and my commitment to keeping everyone involved up to date with our progress as we navigate the mortgage process.

Whether you are refinancing or considering purchasing a new home, I will keep you informed every step of the way. I will make sure you are aware of the different mortgage products available to you and the benefits of each.

Whether you are a realtor, closing agent or seller - I will stay in contact with you throughout the process keeping our original closing date top of mind.

I am licensed through NMLS and lend throughout Florida. I offer all available mortgage products and have access to private lenders for those unique situations that aren't attractive to mainstream lenders.

Call Carla Today!

O:(813) 495-8882

F:(813) 964-5774

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## Winter Storms and Fire Safety

Snow in Florida? Mother Nature really needed a nerve pills this year evidently because we did indeed have snow in Florida. It caused enough havoc that parts of I- 10 had to be closed off for driver safety.

It is not as if our State budget actually has

...need to remember my grandmas want my time and attention more than anything else on this earth so I really am giving them everything they want. Time with Nana.

- 3. Quit smoking:** After 30 years of being a smoker, I finally broke that habit January 5<sup>th</sup>, 2008. There were several attempts that lasted a few months to even a few years, but something would trigger the need for a smoke. Usually high stress was the ugly culprit. Keep quitting till it sticks. There will come a time when you decide enough is enough. That time came for me when I lost 4 friends in 18 months to cancer and my brother was diagnosed with colon cancer. Realizing I was not getting any younger, and with all my friends dying of cancer who were in my age group was my final straw. The smell of cigarette smoke now makes me very ill and I can even smell it in the car in front of me stopped at a red light. It is safe to say I have kicked that bad habit once and for all. I hope that 2018 all of you who smoke, dip or chew break the tobacco habit too.

These are just 3 of a long list of the most popular resolutions people make and within about 6 weeks might start to slide or stop trying. Never stop trying. You do not have to wait for the next year to roll around to start over. Every day is a new day, a new chance to improve your health, spend less money on stuff and spend more time with family.

New Year's Resolutions can be very personal. Some of you may decide this is the year to start a family, a new career, and move closer to family or even move further from family in order to bring peace to your life. Whatever it is you decide you want to change this year then go for it. You may slip for a day or even a few weeks, but don't quit! Each day we are given is a gift so let's at keep that one thought in mind as we face the year 2018 and all of its surprises yet to be unveiled!



money set aside for snow days so any amount of precipitation of ice and snow can cause a major shut down. We are just not built for the cold stuff!

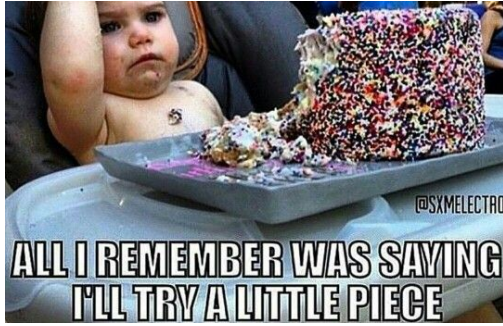
Most of the U.S. is at risk for [winter storms](#), which can cause dangerous and sometimes life-threatening conditions. Blinding wind-driven snow, extreme cold, icy road conditions, downed trees and power lines can all wreak havoc on our daily schedules. Home fires occur more in the winter than in any other season, and heating equipment is involved in one of every six reported home fires, and one in every five home fire deaths.

We had an odd year with the winter storms so far but even if we don't have another cold blast or icy roads, we do have to be concerned with the increase in traffic due to our snowbirds, wet roads, and fires due to dried out Christmas trees, candles, heating units, portable generators, and carbon monoxide poisoning.

**Here are a few tips to help keep your family safe and insurance claim free:**

1. Check your smoke detectors
2. Install Carbon Monoxide detectors
3. Clean out the dryer vent in the back as well as after each cycle. It is amazing how much fuzz builds up and how easy it is to catch fire.
4. Use portable fans and heaters exactly as instructed. Make sure there is at least 3 feet or more between the heater and any furniture, bedding, clothing, or curtains.
5. Extension cords are wonderful tools but be careful not to plug them up to a lamp or other items and then cover with carpet. This is a huge fire hazard!
6. Don't leave food unattended cooking on the stove. So often we are trying to cook dinner, yelling at kids to do homework and the phone may ring and we get distracted. Next thing you know the food is burning and catching the cabinets on fire. Keep a fire extinguisher under the sink. Make sure you have the correct extinguisher that covers all types of fires. Using the wrong fire extinguisher can make the fire worse.

**The threat of winter fires is real. Use**



Dianna L Rochelle

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*"You don't buy life insurance because you are going to die, but because those you love are going to live."*



**these statistics to help your community understand how severe these fires can be.**

7. 890 people die in winter home fires each year.
8. \$2 billion in property loss occurs each year from winter home fires.
9. Winter home fires account for only 8 percent of the total number of fires in the U.S., but result in 30 percent of all fire deaths.
10. Cooking is the leading cause of all winter home fires.
11. A heat source too close to combustibles is the leading factor contributing to the start of a winter home fire (15 percent).
12. 5 p.m. to 8 p.m. is the most common time for winter home fires.

I hope these few tips will avoid trouble for you this year and keep your family safe. Please give us a call to review your home, dwelling and renters insurance so when if you do have a claim, there are no surprises!

**Protecting Your Assets Is Our Passion**

**Remember the PASS Word**

<p><b>P</b>ull</p> <p>Pull the pin (or other motion) to unlock the extinguisher.</p>	
<p><b>A</b>im</p> <p>Aim at the base (bottom) of the fire and stand 6 - 10 feet away.</p>	
<p><b>S</b>queeze</p> <p>Squeeze the lever to discharge the agent.</p>	
<p><b>S</b>weep</p> <p>Sweep the spray from left to right until the flames are totally extinguished.</p>	

Where our is...





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We send important information and tips to our friends and customers.

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