

November 2017 Newsletter

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August 2017 Issue #6

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A Moment With Dianna

Raising Hope

In the last year there were 151,011 calls made to Department of Children and Families for concern over child abuse, neglect and abandonment.

Out of those calls over 15,000 children were taken into custody and 16,214 families who received in home services and intervention.

Hit and Run? What to do

Have you ever came out of the store and found that your vehicle had been damaged by another driver and they did not leave a note?

This happen to a friend of mine recently and there was great conversation between her friends on whether to file a police report or not. The insurance will pay, why bother? You will never catch them and you have auto insurance to take care of the damages and it does not affect the insurance rates since it was not at fault.

It happened in a parking lot so the cops won't come and no chance of witnesses!

Needless to say I was at a loss at the misinformation and negative attitudes coming from 'friends' to a person who literally came out of a store to find the entire front of her vehicle laying on the ground. How could

Sadly, 1177 is the number of new therapeutic foster families who are willing to step up and give these children a safe place to call home until they can be reunified with their family or adopted. Considering that the number of children who were placed into DCF care you can see the situation is dire.

Can you imagine being a child and having to leave your home with nothing but the clothes on your back or even just a diaper? Can you imagine being the case worker who has to witness the abuse and neglect these children see on a daily bases? These children are being removed from their home due to domestic violence, drug addiction, sexual and physical abuse or abandonment. Mental illness also plays a big part in the reasons children must leave their homes.



These numbers are not just numbers on a page. They represent children and the majority of these children who come in to care have siblings. Where can they all go?

Eckerd Kids <http://www.eckerd.org> is there to help provide the services and support these families need in the hopes of reunification or adoption. They need people with a loving heart to step in and be a voice and a safe place to call home for these children.

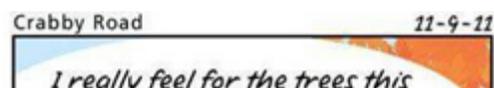
Have you ever considered adoption or becoming a foster parent? Stop thinking about it and call Eckerd Kids about attending orientation that will give you the details of how to become a foster parent or even for those of you who would like to consider adoption. There are almost 800 kids waiting to be adopted!

anyone NOT see anything? Even if people had gone about their business not caring to share what they saw, there is a good chance the store has surveillance video.

Here is why you want to make a police report.

1. This is a hit and run. A CRIME and the police need to know what happen. This person could be drunk, running from the police, or even attempting to commit insurance fraud by saying THEY were the victims of a hit and run to get money from their insurance.
2. Your insurance company will pay IF you have collision but what about those people who don't have collision coverage?
3. The police and surveillance video could find these people committing the crime and the insurance company will go after them to get their money back. It is called Subrogation.
4. Will your insurance rates go up? Technically it is a not at fault accident and they won't SURCHARGE you for having an accident, BUT with some companies you lose your accident free discount which will in turn RAISE your insurance rates. It stinks and not fair but no one has yet to stop them.
5. When you try to shop for cheaper insurance rates with other companies , the police report will show them it was a 'hit and run' instead of an 'at fault'. You can bet without it you would have very little chance of proving anything without a police report. Once collision pays out, it is on you unless you can prove differently. A police report is your evidence someone else was at fault for that claim.

People complain often about the little dings they find on their vehicle after a day of shopping and I get it that you don't want to involve the police over a small scratch or door ding, but if part of your vehicle is on the ground then be smart and make that report!



are almost 600 kids waiting to be adopted.

I attended the Orientation a few weeks ago and we watched a movie that tells what happens from the child's point of view when they have to leave their home.

Please check out this video <https://www.youtube.com/watch?v=IOeQUwdAjEQ> called '**Removed**'.

If you can not offer your home to a child in need,, then there are many other ways to help these children get their needs met with donations or clothing, school supplies, backpacks, personal items, gift cards, diapers, formula, toothbrushes and financial donations.

Check out <http://www.eckerd.org/get-involved/donate/raising-hope/> and follow them on Facebook, or Twitter to see the latest news on upcoming events that are packed with fun and raise FUNDS to support these children.

It is hard to be a foster parent. You fall in love with these children, your heart breaks for them and their situation but you must stand firm so they know you are trustworthy. Your actions are everything so let your no be no and your yes be yes. Your heart will break if they return home to family, but at the same time part of those tears are of joy that you gave a child or children love, care and a home until their family could heal.

Eckerd Kids Raising Hope is a wonderful organization that we are truly happy to support. If you have any further questions please contact Kelli Rossi (727) 461-2990 . **Tell her Florida West Insurance sent you!**

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."



Lessons Learned this Hurricane Season (continued)

There are more things to add to the list of 'little 'aggravations but all in all most of us here in the Tampa Bay area got really lucky.

One of the problems we had with preparing for the hurricanes this year is the stores ran short on the bare necessities such as water, bread, batteries, flashlights, and candle just to name a few.

The bigger problem is we KNOW we have an entire 'season' dedicated to watching for hurricanes yet we still do not seem to take these storms seriously. I was not sure whether I was staying or leaving but by the time I decided I wanted to leave I couldn't do it. No gas, backed up interstates, and no available rooms at hotels. It really was a scary mess and it did not have to be!

Here are a few things I will do differently:

1. I will buy extra batteries now to put away for next season.
2. I am looking into a water delivery service and then when we get into June 1st I will order extra water. We all know what a nightmare it was just to find bottled water this year. I won't have that problem again.
3. First Aid kits for everyone. Do you know the only first aid kit I could find had Minions on it?



Lessons Learned this Hurricane Season

So far this hurricane season has kept us all hopping! Let's recap!

1. We have had 10 storms and still counting
2. People, who thought they would never flood, did exactly that and we have been busy with flood quotes!
3. FEMA went broke before Irma landed in our Sunshine State! Of course they did get more funding, but we know where that money comes from right?
4. September 30th loomed the end of the National Flood program unless Congress extended the program or chose to renew it for the next year. That was happening just as the hurricane season was heating up. The program was already in debt \$1.4 billion!
5. The debris pick up has been very slow and to date, many neighborhoods still have furniture, fences, cut up trees and branches lying at the end of their driveway waiting pick up.
6. I have been to the grocery store several times and still finding shortages on certain foods.
7. Long lines to try and get assistance to replace food you lost while the power was out.

and millions on it:

4. Buy plastic tubs now in case we have to evacuate due to flooding. I can at least put stuff in a sealed container and place it up as high as it will go in my house.
5. Get waterproof protectors for all of your insurance papers, birth certificates, car titles etc.
6. Tell your neighbors what your plans if there is a hurricane watch or warning.
7. This year I took empty water bottles and filled them up with water and froze them. It really helped keep things from spoiling and if it had melted it would have been more water to drink if we had been out of power more than 4 days.
8. Plywood is only good for one storm and was nowhere to be found this year when we had Irma baring down. Get it now and put it in the garage or the attic.
9. If you can afford to, get hurricane shutters or the protective film. You do get a nice discount for the extra protection. Just make sure they cover every single window or no discount.
10. Keep extra canned foods specifically for hurricane season. Again, the shelves were bare of canned goods, bread, peanut butter, crackers, even that nasty mystery meat SPAM was nowhere to be found!

I do hope all of you came out on top this storm season and are starting to get some normalcy in your lives . when you look at Puerto Rico, you really just how blessed we really were to dodge that kind of damage so lets say thank you by preparing for a storm as if we were facing a situation like Puerto Rico is dealing with right now because we very well could be handed that hardship challenge next year..

Where our  is...





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