

# Feb Newsletter 2017

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**February 2017 Issue #2**

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### **Business Spotlight**



Tara Hetzel is CPA that is there for you 365 days a year so the surprises and drama are removed from the big tax day. You know what is coming and can plan for it instead of putting out fires at the last minute.

I worked in accounting for over 20 years and then started my own practice even before I took the CPA exam. I was encouraged to become a CPA by my uncle, a former CPA, and

### **A Moment With Dianna**



We are very happy to announce we will soon welcome our 1st granddaughter ! Savannah is due to make her grand entrance into the world

June 2017!

**We are overjoyed to add another grandchild to our family!**



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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."***

### **Real Gift for Real Life**



This Valentine's Day, people will spend \$19 billion on gifts for their spouses, significant others, pets, kids and other family members. It is the 3rd most expensive holiday we celebrate, only being beat by Mother's Day and of course Christmas.

Chocolates are sweet, flowers are beautiful and the cards we receive touch are hearts that tell of our love for one another in ways we have never been able to put into words.

There is nothing wrong with any of those things, but what about giving a gift that will last a lifetime?

Let's get real and say most people won't think of life insurance as a gift to give for Valentine's Day but in reality it is the gift that remains long after the candy is ate, flowers have died and the cards have been put away in a box.

Many of you have life insurance at your work and

decided to pursue it when I was single and had free time.

I have a masters' in business and a CPA license. My first professional job was as a management trainee in retail where I learned most aspects of business. Since most of the firms I worked for as a controller, I was exposed to almost all aspects of business. I was responsible for inside sales, inventory control, purchasing, large truck and container shipping, letters of credit, personnel, loan covenants, commercial insurance, and so much more.

What does this mean to my clients? That I know a lot about a lot of things. I am an expert at restaurant and alcohol licensing, and what the percentages should be for profit. I can dissect financial statements and advise about the numbers. I understand the difference between cash flow and income. I know that the best tax return is the one with honest numbers, and that there are gray areas. I am aware of many hidden credits and expenses.

What I am looking for? Small business clients in the restaurant, salon, or real estate industries. My value is not just as a tax return preparer, but as a trusted business adviser.

### **Tara Still, CPA, MBA**

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### **Your Final Love Letter - Life Insurance**



Humpty Dumpty sat on a wall, Humpty Dumpty had a great fall. All of Humpty's family and all of his friends, couldn't believe Humpty didn't have a will or estate plan.

Hopefully, you spend your life telling and showing

think that will be enough. Did you know when you leave that job, you lose the life insurance?

The best way to give yourselves peace of mind is to have a very open and honest conversation with me and tell me your story. Your story will uncover needs you have not even thought of but it will bring them to life and we can design a plan that will best serve your needs. It does not have to be expensive but there needs to be a starting point. As your needs grow and life changes, so should your insurance.

Many of us have unique families, due to marriage , kids, divorce and then remarriage, more kids and more responsibilities and even possibly another divorce.

Life is messy and the one thing you do know is to expect the unexpected. You can't stop life from getting complicated and the bad things from happening but you can plan for the 'what if's financially.

Life Insurance is like a parachute. If you don't have it when you need it, you won't need it again. So this Valentine's Day give the gift that really shows your love and commitment and talk to me about life insurance.

your family that you love them in a million little ways. That shouldn't stop when you pass. Life insurance is your final love letter to them.

We can't possibly know the pain they would endure when we're gone and frankly, we don't want to think about it. But we force ourselves, out of love for them, to imagine it from a financial standpoint. We try to imagine their needs and anticipate how we can help without being present. We define our roles in the family like this:

- My family relies on my income for the day-to-day expenses.
- I take care of everyone's needs. I don't draw a salary, per se, but someone would have to do it if I wasn't there. My spouse couldn't do it all.
- My kids will be going to college. Those expenses need to be addressed.
- My spouse will be devastated. There's no way he'll be able to work right away.
- My family doesn't have the money to cover my final expenses or to cover the taxes on my estate.

Providing for your family's financial needs is one of the few things you can control when it comes to a premature death. It's peace of mind and a way for your family to know that you loved them enough to safeguard their future.

Buying life insurance is like sending a love note , like a final gift to our loved ones saying, "I would give anything in the world to be with you, but since I can't, I'll do what I can and that's making sure you're taken care of financially."

We don't know how the love story will end, but taking care of our family's needs will be a reminder of our love for them long after we are gone. In this scenario, life insurance transforms into love insurance.





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