

# June 2017 Newsletter

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**June 2017 Issue #5**

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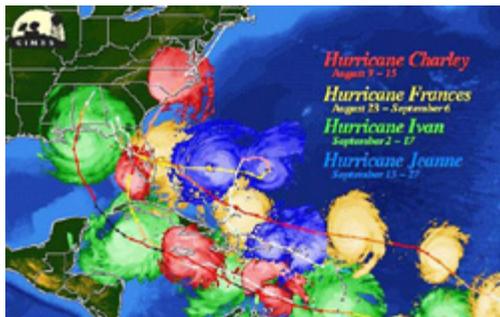
## Business Spotlight



**Sara Shupp - Senior Relationship banker at Synovus Bank**

Synovus was founded in 1888 based on a single act of kindness in Columbus, Georgia.

## A Moment With Dianna





2004 became known as the Year of the 4 Hurricanes. It was so bad we did not have time between storms to repair damage done by the first storm before the second and even third storm would come beat us up with wind, rain, tornadoes, power outages and more flooding.

I was here for most of the storms but when I saw that Ivan was a Cat 5 hurricane headed our way I packed up the kids, dogs, cats, important papers, paid a guy to board up my house with plywood and I headed home to mommy in Tennessee. There was no way on God's green earth I was sticking around for a Cat 5 storm.

Virginia followed with a friend and they brought more animals. Mom had a total of 5 adults 3 teenagers, 4 cats and two dogs staying in her house for the next few days as we watched to see what Ivan would do and where he would land.

My mom is a true Southern woman and always has mounds of food available either on the kitchen counter, the refrigerator or in the freezer. Once I told her we were headed home she started cooking enough food to feed all of Florida if they had showed up. Our friend Linda fondly named my mom's house the 'Pleasantville Food fest' because she gained 10 pounds during her 3 day visit to my hometown of Pleasantville Tn. Hence the name 'Pleasantville Foodfest.' There is no cell service and at that time the best internet they had was still dial up. Pleasantville has not been found by the Google Car.

During all the packing and preparing to get to mom's and away from the storm, my sons were telling me I was overreacting. 'Mom, stop being such a chicken, it will just rain like it normally does.' 'Mom, I don't want to go on a 13 hour trip, I want to stay home'. 'Mom, this is silly why are we leaving, it never comes here.' Mom, Mom, Mom is all I heard while packing the Expedition in preparation for our 13 hour trip. I was at my wits end trying to herd ticked off teenagers in the truck to go home.

For 13 hours I got to hear how I took this storm to seriouslv. Evervthina was aoina to

One day at a Georgia textile mill a worker's hard-earned savings spilled from the hem of her dress after it became tangled in factory machinery. An executive took notice and asked her why her money was in her dress. She explained that her dress was the safest place to keep her savings. The executive offered to secure her money in the company vault and pay her interest—a service soon extended to all workers at the mill. Their deposits were the beginning of what we all know today: Synovus. We've always been proud to be part of our community. It's why we smile when we see our customers in any of our 250 locations across the Southeast—from major cities to the main-street hometowns—and it's why they smile back.

Most banks offer the same products but Synovus has something that other banks do not have. We as a team at Synovus truly strive to better our community and our customers. You are not just another number or another deposit coming through our drive-through. We know our customers stories and they know ours. We have a relationship with our customers and know you when you walk in the door. That is something that most institutions are doing away with but we know that putting your money somewhere should come along with a relationship, not just a deposit slip.

We offer a Personal Line of Credit that requires no documentation of income if the line is under \$25,000. It is a great source to have access to funds in any type of emergency whether it's a new air condition unit you need or a new pool pump for the upcoming summer months. If you have any questions about this product, Home Equity Line of Credit, or any other products we offer, please feel free to contact me directly (813)343-5515.



**Hurricane Season 2017**

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... ..  
 be fine because it was ALWAYS fine. We never had any real storms in the entire 12 years we had lived in Florida so why be scared now? It always hits somewhere else.

All of that changed as we started watching the weather channel and seeing this massive storm move towards our State. My sons started to actually see and listen to what was being said about this monster Ivan and that is when the 'mom, you are being a baby' changed to 'mom are we going to have a home when we get back to Florida? Finally, they understood the seriousness of the situation. The whining and the fighting stopped and they realized that regardless of where this storm landed, people could die and there would be massive destruction.

Ivan struck the Western Florida Panhandle as a Cat 3 hurricane and did \$14.2 billion in damages. As if that was not bad enough we had already had hurricane Charley as a Cat 4 doing \$15 billion in damages, and Frances as a Cat 2, costing \$9 billion and Jeanne would follow Ivan at \$6.9 billion.

Some people may have thought I was taking the hurricane watches and warnings too seriously but the 2004 Hurricane Season proves that we don't have a clue what will happen. It's all educated guess work at best and we need to heed the warnings given to us. The time to prepare is NOW. Your life and the lives of your family are at stake and they depend on you to keep them safe.

**Dianna L Rochelle**

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As of June 1<sup>st</sup>, we are all awaiting with baited breath for the first storm of the season. Most don't fear the storms as they have been living here all their life and know what to do when the time comes and some know what to do and don't do it till the last minute or worse, not at all.

While we have been lucky so far, we can't tell when luck will run out and if you are not prepared your life and the lives of your family are now in danger as well as the lives of those who attempt to rescue you from your dangerous situation.

Here are a few things you can do to prepare for a hurricane that you probably did not think of.

1. Gather all your insurance policies and put them in a waterproof bag . Take them with you if you have to evacuate.
2. Pick up all of your computer equipment from the floor. If you have an in home business, please make sure you have a backup. Can you imagine how much you would lose financially if you could not recreate customer invoices?
3. Do you have a pet? There are certain shelters that will allow you to bring your pet. Please make your plans now as space is limited.
4. Do you have someone with special needs? Plan now by contacting [floridadisaster.org](http://floridadisaster.org). You can check locations based on your county.
5. If you have an infant, make sure you have plenty of formula, baby food and diapers. To make it easy, get the premixed formula that does not require you to mix with water. Remember to take a toy of two and their favorite blanket.
6. Hand sanitizer and wipes are two great items to have if you have to evacuate and you are in a shelter.



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

### **Business Interruption - A MUST HAVE For A Florida Business**

When we started out in business we knew we needed to carry general liability. While general liability is the first layer of protection, it is only the beginning and not capable of taking care of all your needs.

What other insurance coverages you might need depends on the type of business, but for the purposes of this article I want to talk about business interruption coverage.

Have you ever wondered what would happen if you had a fire or a storm damage your location of business so badly, you were unable to work? Have you considered the cost of renting a temporary space or the advertising money you would need to spend to inform your clients of your temporary move?

Have you considered that the business cost continue even if the business does not because of a fire or a storm?

Here are 3 very important reasons to have Business Interruption coverage.

1. Business interruption insurance compensates you for lost income if your company has to vacate the premises due to disaster-related damage that is covered under your property insurance policy, such as a fire.
2. Business interruption insurance covers the revenue you would have earned, based on your financial records, had the disaster not occurred.
3. The policy also covers operating expenses, like electricity, that continue even though business activities have come to a temporary halt.

Make sure the policy limits are sufficient to

you are in a snifter.

There are so many things to think about that are unique to your family. Take time at the dinner table to discuss your family plan and go through everything you will need. Include your kids in the plan. It will give them a sense of peace knowing there is a plan and they will be safe when following the plan.



### **Business Interruption - A MUST HAVE For A Florida Business (cont.)**

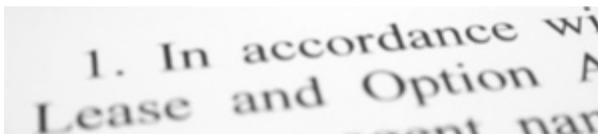
The price of the policy is related to the risk of a fire or other disaster damaging your premises. All other things being equal, the price would probably be higher for a restaurant than a real estate agency, for example, because of the greater risk of fire. Also, a real estate agency can more easily operate out of another location.

You are probably thinking you don't want to spring for the cost of another insurance coverage but let's face it, the NEED to have business interruption in a State that is plagued with disasters far outweigh the cost. It can make the difference your business weathering the storm or going under.

We are not pushy insurance sales people so feel free to give us a call to discuss this and other coverages that can be vital to your business. We want you to have all the information so you can make an educated decision as it pertains to your insurance needs.



cover your company for more than a few days. After a major disaster, it can take more time than many people anticipate to get the business back on track. There is generally a 48-hour waiting period before business interruption coverage kicks in.



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