

Newsletter March

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March 2017 Issue #3

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A Moment With Dianna



Business Spotlight

Buc N Air Heating and Cooling



Florida offers up thousands of HVAC companies willing and able to take care of the maintenance and repairs necessary to keep up with our extreme heat.

With so many choices it is hard to find the right one who will be fair and honest with their pricing, but also show up on time and really work hard to save you money.

Rick Cortina of Buc N Air HVAC is one of the most kind, humble and honest men I have ever met and his reputation for excellence in his profession is 100% FACT. Buc N air has a 5 Star rating with his customers and they are raving fans.



Most of us can think of times in our childhood where we were not happy or satisfied with where we lived or what we had or even what we were allowed to do . I always thought myself way more grown up than I really was and it caused many verbal disagreements with my parents which usually followed with me getting grounded.

We lived on a farm, 23 miles from the town with a black and white TV that had 3 channels on a clear day. Two channels if it was raining. We worked pretty hard and taking a weekend break to go camping with the family was a 'vacation.' Going swimming at the end of a blistering summer day was a great reward that got us through the long list of chores. As hard as we worked, our parents worked harder. It was not something we appreciated as kids, but certainly something we look back on now in true amazement. How in the world my parents got up at 4 am and kept going until 9 pm day in and day out for 30 plus years has given me an even greater respect for them.

I look back now and there is a long list of things I can be thankful to God we had growing up and thankful for the parents who was given the task of raising us to be good people. We certainly gave them a run for their money.

1. I am glad we lived on a farm and we were required to work side by side with our parents to plant a garden and to harvest the food we grew. We shelled peas, dug potatoes, snapped beans, shucked corn, picked fruit to make jelly just to name a few . All of this had to be canned or frozen to put away for the winter.

This food fed our family so farming was a necessity. When my great grandfather was alive we had 180 acres to grow food, keep cows, pigs, chickens and rabbits.

2. I am glad we did not have time for a ton of TV and I am very grateful my parents put limits on the type of shows we were allowed to watch. The children today have the television, tablet, computer or cell phone and it keeps them busy and entertained and yes it can be educational. It also keeps them distracted and disconnected from the family. They are missing out on learning from their parents and their grandparents. We were taught to respect and

Now is the time to get your HVAC unit checked out to make sure everything is tuned up and ready to go! Don't wait till it is 100 degrees outside and your unit quits working!

Call Rick Cortina today !

Rick Cortina
Buc N Air Heating and Cooling
Clearwater, FL
(727) 480-7155



Protect Your Business from Unforeseen Detours!

Living in Florida means we have learned to live with constant road construction. I don't know if they will ever finish I-4 and I know from the frequent trips between Trinity and Tennessee that hundreds of miles are met with those annoying barrels and closed lanes. It adds a few hours on to an already long 13 hour drive.



Road construction is necessary but can be harmful financially to a business.

Florida is also known for its amazing thunderstorms, tropical depressions and hurricanes. What happens if your business has been damaged by one of those storms? You still have all your normal bills to pay and no income.

What if I told you that Business Interruption Coverage could save your business from bankruptcy due to one or more of these type catastrophes?

Let me offer an example:

honor our family and take their advice to heart. After all, we had not yet walked in their shoes and learned all that they had from their many years on this earth.

3. I am thankful my parents took us to church every time the doors were open . Being raised up in the church taught me how to read and write early on. It is also where I met my first best friends that are still my friends today. It gave me strong roots and deep faith so that even during times of trials I knew I never had to face them alone. When we got in trouble, dad would always pull out the bible and talk with us about what we did wrong. Sometimes he talked so long we would rather he just have spanked us and got it over with, but dad was and is a very patient man so he preferred talking with you over whopping your butt. It still astonishes me how he raised three teenagers and never once raised his voice, called us a name or used cuss words to make his point. I have never heard my dad swear.

4. You'll learn that there is no such thing as an excuse – Have you ever tried to use the excuse “but I don't want to do that?” We'd guess you learned pretty quickly after those words left your mouth that it doesn't matter, you're still going to have to do it. There are no excuses in farming – a job is a job and that job needs to be done.

5. Growing up on a farm, you learn discipline and hard work and you'll learn to appreciate it

Take your kids to a local farm and teach them about the animals and agriculture. Show them that food does not come from a grocery store. The story of the food they eat started long before it made its way to the local Publix.

I could not have ask for a better childhood!
Thank God I'm a country girl!

Sincerely,
Dianna

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Your business is located off a busy road such as US 19, and the County decides they need to widen the road in that area. While the County is working, it makes it difficult for people to get into your business therefore causing a substantial drop in your revenue.

How can you possibly remain in business if your business entrance is blocked off by the county doing road construction?

Business Interruption Coverage can really save you from financial ruin due one of these type perils. There are other times this part of your commercial insurance policy can pay out but these are two very common events for a Florida business owner.

Talk to us about adding Business Interruption Coverage in the very likely event you will be negatively impacted by one or more of these losses.

Oh Baby!

I am one of those people who love babies and as far as I am concerned the more the merrier. Considering the amount of children we have and grandchildren coming, I am going to have my hands full with joy over our ever growing family with the addition of our first granddaughter due in June!



When people start talking about starting a family life gets serious fast. Is this the right time? How much will my health insurance pay? Should I do genetic testing? Do we talk about saving cord blood for the future? Will health insurance pay for those extras?

Those are all important discussions to have but there is one very important discussion to have before you get pregnant and that is the decision to get life insurance.

You are starting a family and of course your mind is revolving around the baby and making sure him or her has everything they need and one thing babies

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



need is security.

Life insurance offers that security for your growing family, but the best time to purchase life insurance is BEFORE conception. Pregnancy changes the body in a million different ways such as high cholesterol readings, gestational diabetes, high blood pressure and of course weight gain. It could take months before your body gets back to normal after the birth of a child and while you can get life insurance while you are pregnant, it will cost more money.

Gestational diabetes is pretty common during pregnancy, but it will cause an increase in your life insurance rates even after you have given birth.

If you are considering starting a family, please call me for your life insurance quotes. Getting life insurance before pregnancy insures you will have the better insurance coverage and the better rate.

You will be happy about the money you saved on life insurance, because you will need it for the thousands of diapers the baby will go through!



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

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