

October 2018

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Florida West Insurance



October 2018 Issue #10

In This Issue:

- A Moment With Dianna
- October is Spooktacular!
- Candy Corn Parfait
- Business Spotlight

A Moment With Dianna

The Giving Season

October is the start of what I like to call the '***Giving Season***'. It is the start of my favorite time of the year kicked off with cooler temperatures, lower energy bills, end of hurricane season, beginning of lazier days and of course the appearance of pumpkins, and candy corn!

The National Confectioners Association celebrates National Candy Corn Day on October 30, a time to honor the annual production of 9 billion pieces of candy. If you are not a fan of this sickeningly sweet

Business Spotlight

McKinley Engineering and Consulting, LLC
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Christopher D. Mills is a Licensed Professional Engineer, specializing in structural and geotechnical engineering, and he is the owner of McKinley Engineering and Consulting.

Christopher was inspired to start MEC, after several members of his church asked for his help with structural issues at their homes.

candy then you can blame a man name George Renninger who first produced it in 1880's. This candy is similar to the Christmas fruitcake as it is the same candy getting passed around and repacked every year. I don't think we actually eat candy corn but the sale of candy corn is a clear sign Fall is here!

I call October the '**Giving Season**' because it is when many charities are asking for volunteer help or financial support for the upcoming holidays. The extra need for food, gifts for the kids, warm clothes or blankets, socks or even tents for the homeless is requested. Considering how many storms we have had this year and devastation all over the world with wars, earthquakes tsunamis, wildfires, flash floods, and of course hurricanes we are probably more aware this year than ever before how much we need each other to make it through tough times.

The devastation we have seen with Florence and Michael alone causes me to pause and be very Thankful that is not us and look for ways to help these people get back to a 'new normal'.

Here are a few ways to help those who have lost everything.

1. Donate to the Red Cross or local charity.
2. Volunteer to help with the clean up
3. Take food. Whatever you can imagine is needed for a home, then that is what they will need. Everything is lost.
4. Gift cards are a great way to help a family in need.
5. Check on them and ask them how you can help.
6. Wash their clothes. They may only have the clothes on their backs so they will need to be washed frequently and take them shopping for clothes to help them get on their feet.
7. School supplies for the kids will need to be replaced.

Anything we can do to give people some normalcy to their lives after a disaster is what we should do. If all you have is your two hands and a good heart then you have the tools necessary to make a positive difference in the lives of those who have lost everything.

"The best antidote I know for worry is work. The best cure for weariness is the challenge of helping someone who is even more tired. One of the great ironies of life is this: He or she who serves almost always benefits more than he or she who is served."

Gordon B. Hinckley

help with structural issues at their homes, water damage issues, and assistance with thoroughly inspecting homes for possible purchase. He realized that there was a need in the community for honest, unbiased, educated assistance, which many homeowners did not have affordable access to. Christopher is also passionate about using his education and experience to volunteer his time in serving the community and abroad. He frequently participates in community outreach events and mission trips with his wife and three children.

McKinley Engineering partners with residential homeowners, builders, and realtors assisting them with all aspects of their repair, remodeling, building, and design plans from start to finish. MEC specializes in structural and geotechnical engineering. Christopher holds his professional license with the states of Florida, Louisiana, and Mississippi. He is a HAAG Certified Residential Roof Inspector, has been a member of the American Society of Civil Engineers since 2009, and carries an active Certificate of Authorization License through the Florida Board of Professional Engineers.

Christopher has been working in the construction and engineering business for over 25 years, and makes it a priority to educate his clients while fostering long lasting relationships.



October is Spooktacular!

— GORDON D. THICKLEY,

Sincerely,
Dianna



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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."



Candy Corn Parfait

Ingredients

- 2 (15 ounce) cans of mandarin oranges
- 3 cups fresh pineapple, cut into chunks
- 1 cup heavy whipping cream
- 3 to 4 TBSP powdered sugar
- 1 tsp vanilla
- Candy corn for decorating

Instructions

You know what occasion only comes once each year, but can be celebrated for an entire month? Halloween! As soon as October rolls around its time to break out the pumpkin spice everything and begin to binge watch your favorite spooky movies and read loveable Halloween throwback books.

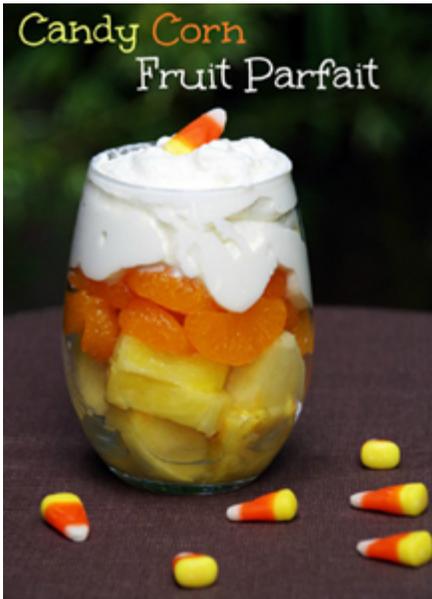
The Wizard of Oz is the classic from my generation and now Hocus Pocus and Halloweentown have taken over my Tv due to the arrival of grandkids.

Traditionally October would be the month everyone celebrates as well for the cooler weather, changing of the leaves and sitting outside enjoying the 'no bug' season ; but we live in Florida so back to the reality of 100 degree weather, hurricane season is in full swing and the only things changing here are the colors on the license plates.

You are probably wondering how I can tie Halloween and Insurance together so let me get on with putting a little scare in you!

1. That pumpkin you spent hours on could be a fire hazard. Kids get excited for candy so imagine what would happen if one of the kids tripped over your flaming Jack o Lantern and started a fire? What if the fire was on the kid's costume? Use a flashlight or battery lights for illuminating your pumpkin.
2. Clear off the walkway to avoid slip and falls. You can be held liable for people's injuries if they get hurt walking up to your house.
3. Put the dog's way. We don't think twice about how scared our pets get during fireworks or thunder storms but they can get just as excited when they see strange little creatures running up to the door! They will bite!
4. Don't let your kids eat the treats until you are home and can go through them thoroughly. Get rid of anything that is unwrapped or suspicious in any way.
5. Drive slowly through the neighborhood. Kids will be excited and darting in and out of the back streets. Watch for them because they won't be watching for you and sadly, not all kids will be supervised by parents.
6. If you are driving kids around to gather candy, please don't allow the kids to open and close the doors themselves.

1. Into a decorative glass, layer fresh pineapple on the bottom and mandarin orange slices on top of it.
2. MAKE THE WHIPPED CREAM: In a large bowl combine heavy whipping cream, powdered sugar and vanilla. Beat until stiff peaks form
3. Top fruit with the whipped cream
4. Add a few candy corn on top of the whipped cream and serve



Especially if they are smaller. I hate to hear a child has been run over by the vehicle they were riding in because the door was left open so they could jump in and out faster. Just because you're moving slow does not mean danger doesn't exist.

7. Car get egged or windshield broken by goblins? Your comprehensive coverage on your auto insurance could pay for the damages. Talk to us before submitting a claim.
8. Are you an adult who likes to play dress up this time a year and enjoy some witches' brew? Make sure you have a designated driver! Average cost of a DUI in Florida is big money out of pocket! The average is about \$10,000! There is no calculation of the cost if you hurt or kill someone while driving under the influence.

Besides New Year's, Halloween sees a higher number of pedestrian deaths than any other night of the year, according to the National Highway Traffic Safety Administration. Sadly, many victims are children.



Where our  is...






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