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Florida West Insurance



April 2018 Issue #8

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A Moment With Dianna

**Angry words! oh, let them never
From the tongue unbridled slip;
May the heart's best impulse ever
Check them e'er they soil the lip.**

Every month I go back to Tennessee to my home town and back to the church I attended for most of my life.

It is wonderful to hear the old hymns as most churches now sing or play the more modern songs of today in order to keep the newer generation entertained so they will come to services. We also do not play instruments .

Business Spotlight



RELEVO

Chris Wicker

Relevo is a luxury cleaning and concierge company that provides house management services -- a combination of cleaning and personal assistance.

Started by two veterans after a string of bad house cleaners that never seemed to do enough, Relevo gives people their weekends back by providing the highest qualified and security screened personnel to make the house your least concern.

All music is simply our voices and it is the entire congregation that sings and not a choir.

In saying all of that the reason I bring up this old hymn is it has taken up residence in my head 24/7. That is a good thing since lately I find myself easy to anger.

The traffic is bad and takes longer the get home, the kids need help with homework, the baby is tired and just threw his dinner across the room, you reach for something in the fridge and of all things to fall out onto the floor it has to be ketchup so now it looks like someone was murdered in your kitchen. So while you are cleaning up the mess of ketchup, the baby is screaming at the top of his lungs and the chicken in the oven you were cooking for dinner is now 'blackened' and the phone is ringing from a strange number that has called 6 times today and when you got to answer it they hang up! The nerve of these people!

By this time I have more than a few angry words coming out of my mouth and I have lost all control. Calgon is not going to be enough to talk me down from the bad mood I am now in and the kids are staring at me like I have 6 heads. I stop and realize what just came out of my mouth and I am horribly ashamed and there is nothing I can do to erase what I said and what everyone in my family witnessed.

It is then I know what has gotten me to this point . I did not start my day on my knees but I certainly will end it on my knees asking for forgiveness and feeling horrible I let my anger control me .

This is not how I want to start and end each day so now I have this song in my head to remind me how crappy I feel after the fallout of a bad mood gone wild .

We all have those moments, those days and those buttons that get pushed and as humans we can expect to be imperfect but we can be thankful that God gives us tools to improve ourselves and get better ay controlling our anger. It is ok to be mad. It is not ok to hurt the people with our words. Once those words are spoken they can never be unspoken.

***Love is much too pure and holy,
Friendship is too sacred far,
For a moment's reckless folly***

It's highly exclusive background screening process ensures a service you can depend on from a company you can rely on. More than just a cleaning service, Relevo's included concierge services provide for laundry, organization, and even the arrangement of home services appointments with other vendors.

Relevo offers weekly and bi-weekly services throughout Tampa Bay.

For a consult, contact Chris Wicker at 813-639-8317.

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Grandparents As Parents

13 Million children are living in the home with their grandparents. That means 2.5 million grandparents every day are taking on the responsibilities required to raise these children. That doesn't mean there aren't other relatives in the picture that are providing support, but there are 1 million kids today that have their grandparents as their sole parental influences while growing up.

- Only 150,000 kids are being raised by their grandfather as the sole parental influence in their life at this moment.
- 55% of grandmothers who are maintaining a household to support their grandchildren are under the age of 55.
- Two-thirds of families that are maintained by at least one grandparent also include at least one of the parents of the grandchild.
- 2.7 million grandparents are raising grandchildren.

The average income for a home with grandparents

**For a moment of reckless folly
Thus to desolate and mar.**

When the anger starts to come to the surface and it wants to spew out of the mouth, remember that what you say will be remembered always.

With much Love,

Dianna



"Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are."

- James W. Frick

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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."

The average income for a home with grandparents raising grandchildren is less than \$20k when only the grandmother is present, which is 1 million of the households where grandparents are raising children. The one advantage is that most grandparents own their home, which means there is a stable environment for children to be raised. These families that have a grandparent involved daily make up 7% of the total households in the US with kids under the age of 18.

So what happens to these kids if the grandparents who are raising them dies before the children turn 18 or are out of college?

We are always talking about life insurance for young families as a building block of financial security for the family in the event of an early death by one or even both parents but we are only scratching the surface of that discussion!

The family units have changed enormously over the years so the need for a life plan as unique as your family is necessary.

Rather you are a two parent home, single family home, grandparents raising grandkids or a family member temporarily raising the children of a family member it is time to think about your current financial state. Do you have life insurance or disability insurance in place that will cover your children, grandchildren, or children you are currently raising that depend on you and your income to meet life's basic needs of food, shelter, and educational needs?

If you have life insurance and disability insurance then that is a great start but if you have not taken a look at the policy in a while then now is the time to find the policy and let me take a look to see if it still meets your current needs. Life changes fast and we want to make sure your life insurance keeps up!

Make sure your families safety net doesn't have a hole in it!





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