



Protection Team News



VOLUME 7 - ISSUE 7

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Independent Insurance Agent

DEAR FRIENDS,

July is the month when the citizens of the United States of America celebrate our birthday as a nation. This year marks our 239th birthday of Independence from Great Britain. I will have the wonderful opportunity to celebrate the 4th of July this year in Ireland with my wife and parents while on a trip of a lifetime. I will share photos and stories with you next month after I return. I hope you and your family have a safe and joyous time celebrating this great country and what it stands for.

At the end of this month, we enter the "prime time" for hurricane season. Hopefully, you all are ready - just in case. The meteorologists and prognosticators are all talking about a "quiet" year, due to a strong El Nino. El Nino means that the Pacific waters rise above normal which creates strong wind shear in the Atlantic basin, which inhibits the growth of storms. This does NOT mean we won't have any storms. It just means fewer storms. Remember, it only takes one storm to ruin our year. Does Hurricane Andrew bring back any memories? Andrew happened during a year with a strong El Nino. No matter what, please make sure you have a plan and are ready - just in case.

Last month, I talked about the finals run of the Tampa Bay Lightning and how they had made it all the way to the Stanley Cup Finals. Unfortunately, they did NOT win the cup, but they sure did us proud in the Tampa Bay area. Many of the games were nail bitters, but very exciting to watch and cheer for. Our house was rocking many of the nights while we watched and cheered for victories. This current team has the ability to be very good for a long time, if they can keep the team together and healthy. Illnesses and injuries were another opponent to the Lightning players, but these guys are tough and play with broken bones like Tyler Johnson.

Finally, I want to briefly talk about the Tampa Bay Rays. Who would have thought that the Rays would be leading the division at this point in time? I didn't think they had it in them with the injuries and trades in the pitching staff, but the players have really stepped it up. Hopefully, the return of Moore and Cobb will give the Rays another boost for a run down the stretch in October.

Until next month,

Darren



Noelle and Ainsley celebrating the Independence of America! Proudly displaying the red, white, and blue.

The 10 Most Dangerous Youth Sports In America

When more kids play a certain sport, you're going to see more injuries associated with it. That's a simple statistical fact. As a result, the Big 3 of American sports – football, basketball, baseball – are all highly ranked on Safe Kids Worldwide's list of the most dangerous youth sports in terms of total injuries. But that's just part of the story. Having a lot of injuries doesn't necessarily make a sport "dangerous" if there are an equally large number of kids playing it, the sample size is just bigger. The frequency of injuries also matters.

Consider the overall percentages. Although it fails to register on Safe Kids Worldwide's top ten list, ice hockey actually has the highest percentage of concussion injuries among youth player at 31%. Overall, 10 ice hockey players out of every 10,000 suffer a concussion every year. It's just that there aren't that many kids playing ice hockey, at least when compared to sports like football and baseball, for it to register on the overall top ten list.

The raw numbers point to youth football, of course, where 40 out of every 10,000 athletes suffers a concussion. Wrestling and cheerleading round out the top three in terms of concussion rates, with 15 per 10,000 and 12 per 10,000, respectively. Still, the overall injury numbers for U.S. youth sports are troubling. Here are the top 10 most dangerous sports ranked by total injuries, not just concussions.

SPORT	INJURIES
10. Track and Field	24,910
9. Gymnastics	28,300
8. Cheerleading	37,770
7. Wrestling	40,750
6. Volleyball	43,190
5. Softball	58,210
4. Baseball	119,810
3. Soccer	389,610
2. Basketball	389,610
1. Football	394,350



Courtesy: Tim Sprinkle, PropertyCasualty360.com

AFTER 1 HOUR

OUTSIDE TEMPERATURE

60°

INSIDE CAR TEMPERATURE

110°

Kids in Hot Cars: DANGER ZONE

AFTER 10 MINUTES

INSIDE TEMPERATURE RISES 20°

AFTER 1 HOUR

OUTSIDE TEMPERATURE

80°-100°

INSIDE CAR TEMPERATURE

131°-172°

LOOK BEFORE YOU LOCK!

Silly National Days of Summer

July 22nd : Hammock Day
 August 3rd : National Watermelon Day
 August 11th : Left Hander's Day

Words to live by...

“There shall be eternal summer in the grateful heart.”~Celia Thaxter

Summer Fun & Games

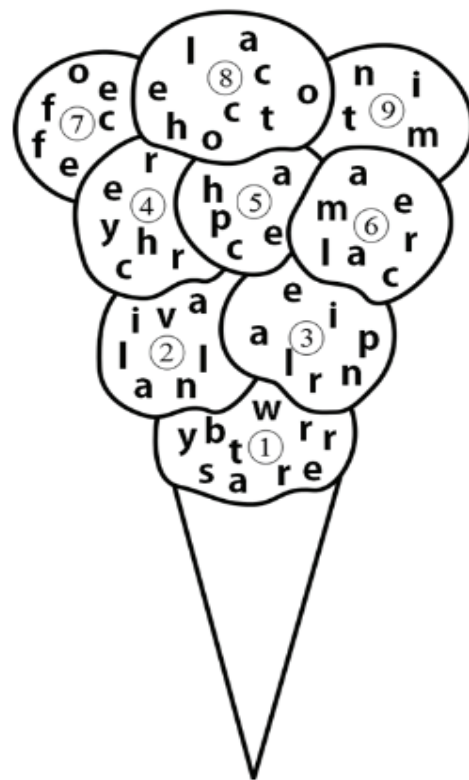
Submit your answers to us for a chance to WIN a \$10 gift card to Starbucks. Email, fax, or mail your answers. Winner will be announced in next month's newsletter!

June's Puzzle Winner:
Sue King!!



Unscramble the letters on each scoop to find the flavors of ice cream.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____



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Grilled Banana S'mores

What you need:

- 2 yellow bananas
- 2 miniature marshmallows
- 2 tablespoons chocolate chips
- 2 tablespoons graham cracker cereal (like Golden Grahams)



Directions:

Carefully cut a 1-inch strip from the middle (going lengthwise) down the banana. Using a knife, cut the banana inside the peel into 1 inch slices. Stuff marshmallows, chocolate chips and graham cracker cereal into the banana. Make sure you to fill up the sides of the banana peel and getting between each slice. Wrap the bottom of the banana in foil and add a few more marshmallows and chocolate chips on top. Add to a hot grill, close the lid and let cook until warmed through, about 5 minutes. If you do not want to grill you can also broil your bananas in the oven following the same directions.

August 10th is National S'mores Day!

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Rebuilding Your Financial Confidence

Don't let financial fears paralyze you into a state of indecision; it's time to take the reins and regain control of your financial future.

As the economy starts to recover and jobs may not be quite as hard to come by, it's time to regain a sense of purpose and empowerment when it comes to your finances. Here are some practical steps that may help you recover from and begin getting your fiscal future back on track:

- Evaluate your financial health: Prepare an updated list of your income, expenses, assets and liabilities. A job loss or financial hardship can deplete your savings. If you're looking to get your finances back on track begin saving for the suggested six to eight months of emergency cash stashed away, now is good time to really pinch pennies to make sure that money is there when you need it
- Analyze your spending habits: many people don't realize how much they spend on weekly trips to the market, afternoon lattes or dry cleaning. Aim to eliminate a portion of these expenses – start with maybe cutting back by 25% - more if you're willing. And be honest about what you really can live without. Brewing your favorite cup o' joe at home may not be as fun as a frothy latte from the corner café, but shaving four dollars a day from your food budget adds up to \$120 a month in savings.
- Call your creditors before you fall behind: Many people avoid calling their lenders and credit card companies until the default notices start piling up. But these days many companies are willing to work with you, even deferring or temporarily lowering payments while you look for employment. Make those calls as soon as you suspect money will get tight and explore all of your options.
- Re-define your financial goals: Even if previous plans have taken a detour due to financial hardship or job losses, taking a moment to redefine where you see yourself in five, 10 or 15 years will help stave off discouragement and empower you to look forward. You may not be able to retire when you expected to, or pay outright for a four-year college, but instead of saying "I can't afford it" begin looking for new goals and asking the question: "How can I afford it."
- Meet with a financial professional: Even if you've done this in the past, getting professional advice about investment losses, financial products, insurance coverage and other important issues is essential. You need to know how you can help meet your goals and objectives keeping in mind your present and future resources.

When you experience a financial loss, the emotional toll can be as high the monetary one. Making choices based on a new reality will go a long way towards rebuilding your self confidence and your bottom line.



**Chuck Chuceri, CLU,
ChFC, FLMI**
Financial Advisor
The Prudential
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Company of America

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Financial Peace University, Baby Step #7

Dave Ramsey encourages people to get out of debt, protect their financial assets, and find financial peace.

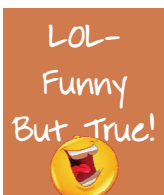


Dave Ramsey's seventh tier to his philosophy is Baby Step #7 — Build wealth and give! It's time to build wealth and give like never before. Leave an inheritance for future generations, and bless others now with your excess. It's really the only way to live!

Baby Step #7 is your final course of action to help you handle life's unexpected occurrences and give you a road map to financial peace of mind for you and your family.

For more specific details on Dave's Financial Peace University and how it can help you protect your financial assets, contact your Account Manager. We'd be happy to explain **EVERYTHING**.

Next Month: More Lessons from Dave Ramsey!



Funny Florida Laws... Can you believe it?

In Tampa, it is illegal to eat cottage cheese on Sunday after 6pm!

In Sarasota, if you hit a pedestrian you are fined \$78!

Cape Coral, it is against city ordinance to hang your clothes outside on a clothesline!

SUMMER SAFETY TIPS FOR PETS

Summer is here and whether your dog frolics in the sun or sticks to the shade, keep these summer safety tips in mind.

Dehydration—Sparky might love to play outdoors, but it's easy to overdo it in hot weather. Make sure he stays hydrated and has fresh water available at all times.

Overheating or heat stroke—Unlike humans, dogs don't have sweat glands all over their bodies. They pant to cool down, but can still overheat if they're out too long on hot days. Dogs with flat faces, like pugs, boxers, and bulldogs are especially vulnerable. Make sure your dog isn't overdoing it outdoors, has shade and water, and is never left alone in a car, even with the windows down.

Look out for these danger signs:

- Vigorous panting
- Lying down and unwilling to get up
- Dark red gums
- Tacky or dry gums
- Thick saliva
- Dizziness
- Collapsing or fainting



Sunburn—Yes, dogs can get sunburned too, especially if they have short hair and fair skin. You can easily care for your canine by applying sunscreen to his back, head, nose, and ears before going outside.

Swimming Dangers—Your dog might be a natural swimmer, but it's still best to keep an eye out when he dips in, especially as he's entering or exiting the water. Never force your dog to swim and if he's a frequent boating buddy, get him a lifejacket.

Lawn & garden products—Fertilizers, herbicides, and pesticides might help your garden grow, but they can be toxic to your pet. Use pet-safe products or keep your dog out of the treated area until it is safe.

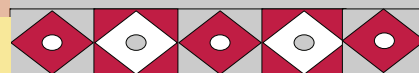
Follow these tips and the dog days of summer will be full of pup fun!

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Miller

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Steven Hitchcock is June's Gas Card Winner! Congrats Stephen!



Canadian Summer

I asked my Canadian friend "Did you have a good Summer?
He replied "Yes indeed, we had a great picnic that afternoon!"



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