

# Hillcrest Insurance Agency

## "Focused on Protection" Newsletter

18500 US Hwy 441 Mount Dora Fl 32757 (352) 383-8164  
www.hillcrestinsurance.com



Kevin McEwen

Larry  
Capplemen

And

Gene Hill

**Happy  
Thanksgiving!**

### *Individual Highlights:*

Home Fire Risks 1  
Car Emergency Kits 2  
Designated Drivers 2  
Avoid Tipover 2  
Hounds of Hillcrest-3  
Medicare 4  
Factors affecting Car  
Insurance Premium -5  
Six Ways to save -6  
Referral - 7  
Customers in the News-8  
In the Community-8



## A Time for Thanks

As the Holidays quickly approach, we would like to take this opportunity to Thank all of our friends, customers, colleagues and associates. You are all very important and special to us!

We appreciate the opportunity to serve and associate with you!

**Happy Thanksgiving to you all!**

## Home Fire Risks

What's your fire safety IQ? Don't know, huh?

Well, here's your first question: Which item most commonly ignites first in a cooktop fire – clothing, food, a paper product or a pot holder? We're not giving the answer because we want you to take the full test for yourself on the National Fire Protection Association's website at <http://tinyurl.com/nfpa-quiz>.

On average, a home structure blaze breaks out every 87 seconds; seven people die and around 40 are injured in a home blaze every day.

It is very important for you to develop a fire escape plan for your family (NFPA has a downloadable template you can use), installing and checking smoke alarms (two thirds of fire deaths happen in homes without working alarms), cooking safety (cooking equipment is the biggest cause of home fires), and safety rules governing use of heating and electrical equipment, and candles (which cause about 35 fires day).

There's lot of useful information and links on the website at [www.firepreventionweek.org](http://www.firepreventionweek.org), including videos for kids that feature the campaign mascot, Sparky the dog.

NFPA also has produced information brochures in several languages and a guide on how to hold a fire safety open house for seniors. Plus, there are lots of resources for school teachers and a fire safety calendar and pictures to color for kids, and a whole stack of individual tip sheets for families on the campaign issues mentioned above.

Okay, Question 2: Where do most fire outbreaks start? If you've read this article, you should know the answer!

# What To Put In Your Car Emergency Kit

We may be more fuel-economy-minded than ever, but Americans still drive a total of more than three trillion miles a year, which is around 15,000 journeys to the sun and back! Not surprisingly, a car breaks down every couple of seconds (not the same one each time, we hope!). Mostly, we are able to get back on the road swiftly, but there are times when we have to endure a longer wait, either because we don't have the right equipment to get going again or because weather conditions won't allow it. Sometimes, too we can get stuck in traffic for extended periods or stranded when we run out of fuel.

Of course, it's impossible to plan for every type of emergency, but a wise motorist can eliminate or reduce the impact of most of them by carrying a well-stocked emergency kit. What goes in that really does depend on the type of journey you're making, but let's think right up to the most extreme type where you could become isolated. Here's what you need:

**Communication:** A cell phone and, in case you're out of range or battery power, a shrill whistle. Pen and paper.

**Visibility:** A powerful flashlight with extra batteries; candles; a 'Help' sign; roadside flares (follow safety precautions).

**Fuel:** A spare can of gasoline; a pack of firelighters (you can get some that don't need matches or kindling); a cigarette lighter and/or matches.

**Comfort:** Sleeping bags, gloves, hats; hand-warmer packs; socks; a pocket-size waterproof poncho, and waterproof footwear.

**Accessories:** A multi-purpose (Swiss Army style) knife, duct tape, rags and paper towels; foldable shovel; cat litter for tire traction.

**Car stuff:** Antifreeze and deicer, toolset including screwdrivers, pliers and wrenches; an emergency tire repair kit and inflator; jumper cables.

**Liquid:** Bottled water.

**Food:** High energy, high calorie candy bars. You can buy special 3,600 calorie food bar packs, sealed for longevity, for around \$10.

**First Aid:** Of course! You never go without it do you? The simplest thing is to buy a ready-made auto first aid kit.

A lot of stuff right? But you can buy a large PVC sealed container for storage. You'd be surprised how tightly you can pack things. Keep perishable stuff on the top and replace it regularly. You might opt for two kits, carrying the essentials at all times and packing the second one for long or remote journeys. You can also buy some ready-made kits that contain many of the items mentioned above. Just do an online search for "car emergency kit". A good one will cost around \$75 to \$100. Oh, and don't forget the auto manual. It belongs in the car not the file cabinet! And, of course, never set out on any long journey without checking road and weather conditions first.

## Take Steps Now To Avoid Tipover Tragedies

More than 2,000 children die in home accidents every year. Sadly, 2011 has become a notorious period for what are known as tipover tragedies – deaths caused by falling furniture and equipment. With more equipment being wall-mounted these days – big, flatscreen TVs are a prime example – the risk of an accident is growing. These accidents happen either because the items are not properly secured or because they are too easily reached by children. If you're installing wall-mounted equipment, always follow the manufacturers' instructions, particularly noting the need for special mounting fixtures and anchoring correctly to wall studs. Also ensure that furniture that could be tipped over is out of reach or bolted to the floor or walls. Check all at-risk furnishings and equipment regularly. See also this useful guide from Consumer Reports: <http://tinyurl.com/tipovers>

## How to Encourage Designated Drivers

*As we enter the Holiday Season, anticipating the joys of celebrations, the big question is: Who's driving?*

*In groups where people expect to consume alcohol as part of those celebrations, designated drivers hold the key to safer Holiday road travel. Oftentimes, there'll be someone who volunteers to abstain but, if not, how do you select and motivate someone?*

*First, tackle this well ahead of the event and make sure you know the driving record of all the potential "candidates." Then focus on those you can also trust not to touch a drop. Having trustworthy and skilled drivers is more important than selecting on the basis of whose "turn" it is. So is ensuring they're willing to do it if selected. Then choose a simple and fair selection process, like drawing short straws. Now, make it worth their while. For instance:*

- *Buy them a gift card or pay for their meal.*
- *Check if the bar/restaurant you're visiting offers rewards for designated drivers.*
- *Don't taunt them about how much you're enjoying your drink.*
- *Behave yourself in the car. Even the safest driver can be dangerously distracted.*

*If all else fails, use a specialist designated driver service – or take a taxi. Don't take risks! And even if someone does volunteer to be the designated driver, don't just take their willingness for granted. Show them you appreciate it.*



## Hounds of Hillcrest

[www.hillcrestinsurance.com/pets.htm](http://www.hillcrestinsurance.com/pets.htm)

**Woof to all of our  
Hillcrest Hound Fans!!**

Happy Thanksgiving,  
Merry Christmas and  
Happy Hanukah!!



As we get ready for what Kevin calls the Holiday Freight Train, the hounds and I want to challenge you to remember the critters this holiday season....ones that don't have a home of their own.

We have fostered and placed three dogs in the last couple months, all of them off of death row, through no fault of their own, all now in good and loving homes. Oh and a couple of kitty cats to!!

If you don't have room in your home to adopt a homeless dog or cat, how about taking food or blankets? How about taking a couple hours out of a hectic week and go walk or play with a dog or cat that so desperately needs some attention?

Lastly, please spay and neuter your pets.....if a dog or cat is on you Christmas list, consider adopting a dog that needs a second chance. May God bless you and yours this season and we look forward to kicking off the new year with our next article.....

"When I first called and inquired about a price quote, you got back to me right away!"-Karen Milazzo

"Friendly and Simple, I like the internet Communications"-John Prete

### Jodie's Recipe Corner

Pumpkin Bars:

4 eggs  
1 2/3 cup sugar  
1 cup vegetable oil  
15 ounce can pumpkin  
2 cups sifted flour  
2 teaspoon baking powder  
2 teaspoon cinnamon  
1 teaspoon salt  
1 teaspoon baking soda

Icing:

8 ounces cream cheese room temp.  
stick butter room temp.  
1 package powder sugar  
1 teaspoon vanilla

Mix dry ingredients together and combine with wet ingredients.

Spread in a 13x 10 inch pan and bake at 350 degrees for 30 minutes.

Let cool.

Whip ingredients for icing together and spread on bars when in cool. Store in the refrigerator.

If you have been following our newsletter, you might notice that this recipe is actually a repeat....

But... since it's one of Kevin's Favorites, especially over Thanksgiving, we are running it again.

How are we doing? Tell us what you think...Give us your feedback at [http:// hillcrest.protectyoubetter.org/](http://hillcrest.protectyoubetter.org/)

Here are a few comments from our happy customers!

"Very Knowledgable and Professional"-Alan Taylor

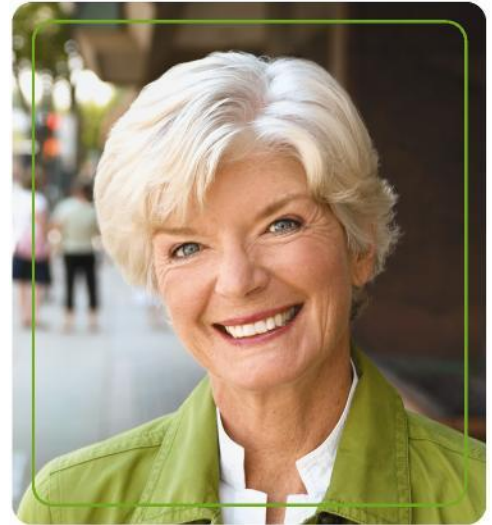
"Friendly and Honest"-Albert Dandeneau

"Honesty and Professionalism"-Ron Jakubiak

# It's time to learn about Medicare.


Now's the perfect time to ask about your Medicare options.

- How is Medicare different than my previous health coverage?
- What is Original Medicare and do I have other options?
- What are Medicare Parts A, B, C, and D?
- How can I get enough coverage for my health care needs?
- Will all my prescriptions be covered?
- How much money will it cost?



Now's the perfect time to be asking about Medicare Advantage Plans, Part D coverage, and Medicare Supplement Plans. Call today to talk about your choices.

Mark Slagle or Kay Hill

 352-383-8164, TTY 711

Contracted, independent, licensed agent authorized to sell products within the UnitedHealthcare® Medicare Solutions portfolio.

Get the facts you need to make a smart decision.



The family of UnitedHealthcare® Medicare Solutions plans includes Part D Prescription Drug Plans, Medicare Supplement Insurance Plans and Medicare Advantage Plans featuring the UnitedHealthcare®, AARP®, SecureHorizons®, Evercare® or AmeriChoice® brand names. Plans are insured or covered by an affiliate of UnitedHealthcare Insurance Company, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. If you prefer, you can contact UnitedHealthcare® Medicare Solutions directly for more information or to enroll at 1-800-850-8197, TTY 711 from 8 a.m. to 8 p.m. local time, 7 days a week. Or visit our Web site at [www.UHC Medicare Solutions.com](http://www.UHC Medicare Solutions.com).

Y0066\_100802\_141247 CMS Approved 09152010 OVEX3245827\_000

## What Factors Affect Your Car’s Premium The Most?

When shopping for a vehicle, most people understand that newer, more expensive cars cost more to insure. However, there are several other factors that also determine how much it costs to insure your vehicle.

These factors can result in a difference in premium between seemingly similar makes and models. If you are looking to keep your insurance premiums low, there are a few things to remember, even if you are comparing similar types of vehicles.

Some of the most important factors used to develop your rates are found in the inherent design of your vehicle. In addition to cost, damageability and the likelihood of occupants getting injured are also considered when developing rating plans for new automobiles. These factors help contribute to determine how much premium would be charged for a vehicle.

Damageability is a measurement of how much it will cost to repair a vehicle after an accident. Construction features such as the design of a bumper or the presence of crumple zones may impact a vehicle’s damageability rating. Occupant injury factors are a measure of how likely a passenger in a vehicle will be injured in an accident. Those factors, which include strength of the roof—which can protect a passenger in the event of a rollover crash—are directly related to the cost to insure a vehicle.

To learn more about what vehicles are the most crashworthy, visit the Insurance Institute for Highway Safety’s website at [www.iihs.org](http://www.iihs.org). There you will find a breakdown of which vehicles scored highest in crash safety testing. This information can help you find a vehicle that will keep your insurance rates low while also protecting you and your family.



*Trivia Question*  
*Do Red Cars Get more*  
*Tickets?*



Tell us what YOU think?

and post your answer!—We will post our answer in the next issue of the newsletter, and as a special reward, we will have a drawing for a free car wash for those that participate.

Stop by our Facebook page



Find us on  
**Facebook**

## Six Ways to Save Money (And couldn't we all use to save some money these days?)

**When flying**, schedule very early morning flights or holidays. You'll save at least 10% flying on these non-peak times. Also, traveling on a Tuesday or Wednesday can save you 5-25 percent over other days of the week.

**Make your donation dollars go further.** Research your charity on [charitynavigator.org](http://charitynavigator.org). Focus your support on one charity, instead of scattershooting. Charities spend many promotional dollars contacting previous donors, so if you only plan to donate once, ask the charity to delete your name from the database.

**Replace your old appliances.** The money you spend now versus later on replacing old energy-efficient appliances is significant when you consider how much wasted energy you'll spend until it finally breaks down. You can donate older-model, working appliances for a tax credit, instead of sending a broken down model to the dump. Look for government rebates for purchasing new green appliances.

**Take advantage of free credit reports.** You're entitled to three a year—one from each bureau—yet only 4 percent of reports are claimed, according to [smartcredit.com](http://smartcredit.com). Mistakes on your report could cause you to pay higher interest rates on loans, credit cards and mortgages.

**Use your local library.** You'd be surprised how many current CDs, DVDs and best-selling books you can find. For free.

**Mail-in rebates beware.** The National Consumers League estimates at least 45% of mail-in rebates go unclaimed—and that's their most conservative estimate. Send away for rebates the day you make a purchase while you have the form, receipt and appropriate documentation handy.

---I got these from Success Magazines blog--

**Happy Thanksgiving from the Protection Team We wish you a safe and happy Holiday**





## Team Hillcrest Referral Rewards Program

We want **YOU** on our team.  
At Hillcrest Insurance we work together as a **TEAM** to protect you.  
Join our team to help us protect others.  
Refer a **friend, family member or Associate** to Hillcrest Insurance, **for each referral** we will send you a thank you card with a

➤ **\$10 Gift Card.**-Target/Walmart/American Express

(depending on availability)



**Quarterly we will hold a drawing for:**

➤ **\$100 CASH**



Hillcrest Insurance Agency  
352-383-8164  
[www.hillcrestinsurance.com](http://www.hillcrestinsurance.com)

And our

Grand Prize

➤ **42” Samsung Plasma Screen TV**



Stop by the Mount Dora Office  
and take a look for yourself!

**Grand Prize Drawing held in December**

**The Team Hillcrest Referral Program Rules**

- There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.
- This contest and the rewards provided are open to any human being on the planet (Other than Agency Employees) who refers a prospect to our agency. You do NOT have to be a client to participate.
- The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program.
- We are not responsible if the law says you can't win due to age or anything else.
- Referral program begins on Jan 1, 2011.

# Hillcrest Customers in the News!



## Congratulations!!

Hillcrest in the Community...Where you might have seen us lately....



Honoring Korean War Veterans with Mount Dora American Legion



Helping Prepare 533 meals with Impacting Word Family Worship Cntr



At the Eustis Rocks Gala