

# 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

**Thanks for  
your  
confidence!!**

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## Don't let the Heat Beat You!

In case you hadn't noticed, **IT'S HOT OUTSIDE!!** More than 3000 people are seen in emergency rooms each year for heat related illnesses, and many more, just plain get sick. We don't want that to happen to you!

Warning Signs of Heat Exhaustion vary but may include:

- Heavy Sweating      Paleness      Muscle Cramps
- Tiredness              Weakness      Dizziness
- Headache              Nausea or Vomiting
- Fainting                Moist and Cool Skin
- Fast and weak pulse      Fast and Shallow Breathing

If heat exhaustion is expected, cooling measures that may be effective include:

- Drinking cool, non-alcoholic beverages as directed by a physician
- Resting in an air-conditioned environment
- Taking a cool shower, bath or sponge bath

Immediately seek medical attention if any of these symptoms are present (Which may indicate heat stroke):

- Hot, dry skin or profuse sweating
- Throbbing headache
- Confusion/dizziness
- Hallucinations
- Chills
- High body temperature
- Slurred Speech

For more information:

<http://www.cdc.gov/Features/ExtremeHeat/>

<http://newsroom.doh.state.fl.us>

Tips for preventing heat related illnesses

- ✓ Stay hydrated
- ✓ Limit outside activity
- ✓ Rest Often
- ✓ Dress for Summer
- ✓ Protect your Eyes and Skin
- ✓ Do not leave children or pets in an unattended vehicle

# Dealing with Cyberbullies

What is cyberbullying?

**Cyberbullying** refers to the practice of using technology to harass, or bully, someone else. Bullies used to be restricted to methods such as physical intimidation, postal mail, or the telephone. Now, developments in electronic media offer forums such as email, instant messaging, web pages, and digital photos to add to the arsenal. Computers, cell phones, and PDAs are current tools that are being used to conduct an old practice.

Forms of cyberbullying can range in severity from cruel or embarrassing rumors to threats, harassment, or stalking. It can affect any age group; however, teenagers and young adults are common victims, and cyberbullying is a growing problem in schools.

How can you protect yourself or your children?

- Teach your children good online habits - Explain the risks of technology, and teach children how to be responsible online (see Keeping Children Safe Online for more information).
- Reduce their risk of becoming cyberbullies by setting guidelines for and monitoring their use of the internet and other electronic media (cell phones, PDAs, etc.).
- Keep lines of communication open - Regularly talk to your children about their online activities so that they feel comfortable telling you if they are being victimized.
- Watch for warning signs - If you notice changes in your child's behavior, try to identify the cause as soon as possible. If cyberbullying is involved, acting early can limit the damage.

- Limit availability of personal information - Limiting the number of people who have access to contact information or details about interests, habits, or employment reduces exposure to bullies that you or your child do not know. This may limit the risk of becoming a victim and may make it easier to identify the bully if you or your child are victimized.
- Avoid escalating the situation - Responding with hostility is likely to provoke a bully and escalate the situation. Depending on the circumstances, consider ignoring the issue. Often, bullies thrive on the reaction of their victims. Other options include subtle actions. For example, you may be able to block the messages on social networking sites or stop unwanted emails by changing the email address. If you continue to get messages at the new email address, you may have a stronger case for legal action.
- Document the activity - Keep a record of any online activity (emails, web pages, instant messages, etc.), including relevant dates and times. In addition to archiving an electronic version, consider printing a copy.
- Report cyberbullying to the appropriate authorities - If you or your child are being harassed or threatened, report the activity. Many

schools have instituted bullying programs, so school officials may have established policies for dealing with activity that involves students.

- If necessary, contact your local law enforcement. Law enforcement agencies have different policies, but your local police department or FBI branch are good starting points. Unfortunately, there is a distinction between free speech and punishable offenses, but the legal implications should be decided by the law enforcement officials and the prosecutors.

Additional information

The following organizations offer additional information about this topic:

\* National Crime Prevention Council - <http://www.ncpc.org/cyberbullying>

\* StopBullying.gov - <http://www.stopbullying.gov/>

**Hounds of Hillcrest** [www.hillcrestinsurance.com/pets.htm](http://www.hillcrestinsurance.com/pets.htm)

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

Hey, the Hounds heard about this amazing place called Peace River Refuge and Ranch, after hearing about all the good things they do for critters the Hounds decided that I should go check it out and feature them in our section for this newsletter and I did just that!!

Peace River Refuge and Ranch, Inc. provides lifetime care for unwanted and abused exotic animals. The exotic animals that come to them are never bred or sold, all their medical needs are met and they live out their life in a safe sanctuary.. Peace River Ranch is a private, non-profit wild animal sanctuary and is accredited by the American Sanctuary Association, a WSPA Member Society and are fully licensed by Federal and State agencies.

Many of the animals have been abused, malnourished and neglected. Some come as "ex pets" some come from zoo's or circus attractions.

Take for instance, Dolly, she and her sister came to Peace River at the age of 16 yrs old after living in a tourist attraction in New York City that had closed. She is an American Black Bear and was left to starve with her sister, Peace River rescued her just before she was to be destroyed. How about B Bear, the little black bear that was purchased as a pet , declawed, and spent his life in a little pen in someone's backyard. He is now happy at Peace River being a bear and living with others of his own kind.



While there I saw lots of exotics, Bengal Tigers, a black Leopard, Cougars, Monkeys, Bats, Patagonian Cavies....all of them with sad stories....all of them the victim of irresponsible, neglectful people....without Peace River they would have nowhere to go and have to be destroyed.

Peace River runs on donations....they have many animals counting on them, animals that need our help!  
Please consider joining their organization and donating to a worthy cause!  
For more info check out their website at

[www.PeaceRiverRefuge.org](http://www.PeaceRiverRefuge.org)

If you wish to make and mail a donation send it to-  
Peace River Refuge and Ranch, Inc.  
P.O. Box 1127  
2545 Stoner Lane  
Zolfo Springs, FL 33890  
863-735-0804

The day ended all too quickly, and it was time to go before I knew it.  
Thank You Peace River for all you do and for spending a few minutes to share your story.



Lisa Stoner - VP and our tour guide

Cheyenne



Blizzard



Sally



## Jodie's Recipe Corner [www.hillcrestinsurance.com/recipe.htm](http://www.hillcrestinsurance.com/recipe.htm)

Want to eat lighter for the summer? Get into that bathing suit and feel good? Here is a recipe that I have tweaked a little bit to make it more figure friendly.

### Summer Sizzle Dip

- 1 pkg of ground turkey or ground chicken
- 1 pkg. taco season
- 1 small box of 2% Velveeta Cheese
- 1 bottle salsa
- 1 small can fat free or low fat Cream of Mushroom soup

Brown meat, drain and put taco seasoning on meat.

Add box of velveeta, can of soup and salsa. Heat on medium heat til cheese is melted and stirred in .

simmer on low for 10 to 15 minutes and serve with blue corn chips or Tostitos!

Enjoy!

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*"Send us your favorite Recipe and we will include it in future issues."*

*Kevin & Jodie*

### 2011 Hurricane Season is here...Are you ready?

#### Hurricane Season is here!

We want to let you know that we have been making preparations....We have invested in back up power systems for our offices and state of the art document imaging systems to ensure that if the worst should occur, we will be ready to respond for you.**There are a number of things that you should consider:**

- ✓ Have you reviewed your coverage's and limits lately?
  - Many of our clients are realizing that the limits of coverage on their homes and businesses are not adequate.
- ✓ Are you familiar with the procedure to file a claim with your insurance company? (In the unlikely event that we are not able to assist you) Most companies have direct call in numbers.

***YOU CAN FIND INFORMATION ON MANY OF OUR INSURERS BY GOING TO [WWW.HILLCRESTINSURANCE.COM](http://WWW.HILLCRESTINSURANCE.COM) AND CLICKING ON THE COMPANIES TAB.***

- ✓ Have you considered Flood Insurance?
- ✓ Do you have a hurricane plan? Family and Business
- ✓ Have you inventoried your possessions recently? (Business and Personal)

#### **We can help**

If you would like to review your coverage's and limits, need assistance with disaster planning materials, home inventory pamphlets, or quotes on additional coverage, please contact your account representative right away.

Also, check out our website at [www.hillcrestinsurance.com](http://www.hillcrestinsurance.com) you will find a wealth of information and resources there.

"I began placing both my personal and commercial insurance with Kevin and Hillcrest Insurance Agency because I found him and his staff to be professional, knowledgeable about product information, and most of all, responsive to my requested timelines. He, as the owner of a very large agency, **is always personally accessible to provide guidance and to give the best advice.** Kevin is not only an expert in his field but a formidable individual as he contributes not only his resources to the community but his time. He "pays it forward." When seeking an agent who will not only educate you on insurance matters but look out for your best interest, **connect with Kevin and his staff at Hillcrest Insurance Agency.**

Deborah Burchill

## "Focused on Protection"

**Team Hillcrest Referral Rewards Program**  
[www.hillcrestinsurance.com/referrals.htm](http://www.hillcrestinsurance.com/referrals.htm)



Congratulations to  
Kelly Freeman.  
The most recent  
\$100 Cash

Drawing winner in  
the Team Hillcrest  
Referral Rewards  
Program!

We sure  
appreciate Kelly's  
referrals and  
confidence!



## 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**

And our  
**Grand Prize**

**Drum Roll, Please.....**

➤ **42" Samsung Plasma Screen TV**



## **Community Involvement**

Have we seen you out in the community lately? Here are just a few of the places we have been!



**Mt Dora Blues Fest**



**Home Realty Ribbon Cutting**



**Jodie Installation as Mt Dora Rotary President**

**We hope to see you out and about sometime soon!**

## Meet the Team...Introducing-Mark Slagle Life and Health Department Manager, Licensed Agent

18500 Us Hwy 441  
Mount Dora, FL 32757  
PHONE:  
(352) 383-8164

FAX:  
(352) 383-5899

E-MAIL:  
[Inbox@hillcrestinsurance.com](mailto:Inbox@hillcrestinsurance.com)

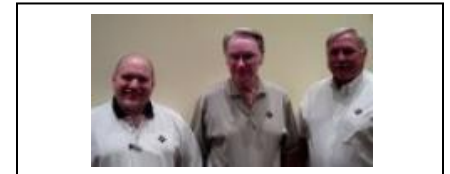
We're on the Web!  
Check out our Facebook  
Page.  
[www.hillcrestinsurance.com](http://www.hillcrestinsurance.com)  
[www.facebookhillcrest.com](http://www.facebookhillcrest.com)



The third of three children, I grew up in Crystal River, FL where I enjoyed sports like baseball, golf, fishing, and hunting. My father's business and sports taught

me the value of hard work, honesty, and integrity. Those values helped me obtain my M.B.A., and for 14 years, I have been using these values to assist business owners and entrepreneurs with their insurance needs. I am a local board member of the National

Association of Insurance & Financial Advisors and I served as a board member of the Florida Property & Casualty Joint Underwriting Association. I still enjoy those sports of my childhood with my wife, of 18 years, and our three children.



### ***About Our Organization..***

Hillcrest Insurance Agency is a locally owned, Independent Insurance Agency. We specialize in "Focusing on the Protection" of our business and family

customers throughout Central Florida. If you need assistance with Small business Insurance, Home or Auto Insurance, or Life and Health Protection, give us a call.

We will go "One Step Further" to get you the protection you need at a price you can afford call us at **352-383-8164**

### **HILLCREST INSURANCE AGENCY**

18500 Us Hwy 441  
Mount Dora FL 32757

**COMPANY NAME  
STREET ADDRESS  
CITY, ST 22134**