

# Hillcrest Insurance Agency "Focused on Protection" Newsletter

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## Sharpen your Flood Safety Awareness



Kevin  
McEwen  
And  
Larry  
Cappleman

**Thanks for  
your  
confidence!!**

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Floods are the Number One natural disaster in the US, causing around \$5 billion in damage every year. Yet most homeowners' insurance policies don't provide coverage for this risk. That's partly because flood dangers are so widespread, so the task of insuring against them has been handed to the Federal Emergency Management Agency.

(FEMA) through the National Flood Insurance Program. There's hardly a county in the country that doesn't have at least some risk, even in high altitude and desert areas. You can check the threat in your locale by viewing flood maps held by FEMA at <http://tinyurl.com/fema-flood-maps>.

***The National Flood Insurance Program***  
*The NFIP offers flood insurance to homeowners, renters, and business owners in eligible communities. Building and Contents coverage starts at \$120 per year. Learn more at [www.floodsmart.gov](http://www.floodsmart.gov) Or Give us a call at 352-383-8164 or send an email to [Floodins@hillcrestinsurance.com](mailto:Floodins@hillcrestinsurance.com)*

To highlight risks, March 14 marks the start of National Flood Safety Awareness week. As part of the campaign the National Weather Service offers the following safety tips:

- If flooding occurs, move to higher ground immediately. Evacuate areas subject to flooding. .
- Do not allow children to play near high

water, storm drains or ditches.

- Do not attempt to cross flowing streams. Just six inches of fast flowing water will sweep you off your feet.
- Never drive on a flooded road. Most vehicles lose contact with the road in six inches of water.

- Do not camp or park your vehicle along streams or washes when threatening weather conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.

More campaign info: <http://www.weather.gov/floodsafety/>

## **How to Spot Fake Currency Notes**



[http://www.secretservice.gov/money\\_detect.shtml](http://www.secretservice.gov/money_detect.shtml)

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*“Never commission work from someone who knocks at your door and either says  
you have roof damage or offers to do an inspection”*

**There's nothing like the feel of a crisp new dollar bill. Well, okay, a \$100 feels even better! But it's not so good if the note turns out to be a dud. Experts reckon the value of phony dollar-denomination bills in circulation could be as high as \$130m. And if you're caught holding a fake you could end up tangling with the law or at least losing your money. So how do**

**you tell if it's the genuine item? Study facial portraits. Genuine items are lifelike; duds look faded, washed-out. The saw-tooth points of the Federal Reserve and Treasury seals may be uneven or blunt on counterfeits. Serial numbers may not be properly spaced or aligned on fake notes. Genuine notes have tiny red and blue fibers in**

**the paper. Forgeries print them. You can see samples of all of these errors plus pick up more advice on the US Secret Service website at this site: <http://tinyurl.com/6qkym> If you suspect a note is fake, try to remember who gave it to you, handle it as little as possible, put it in an envelope and give it to the police.**

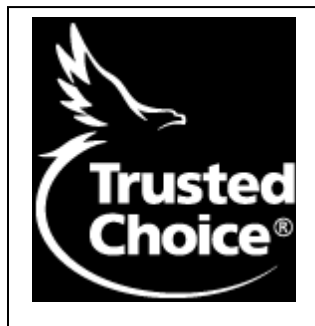
## **Keeping a Roof over your Head**

Come rain or shine, you count on the roof above your head to provide comfort and safety. Most of the time, though, it's out of sight and out of mind - until something goes wrong. But a roof that's not properly maintained - and replaced when it's time - can add costs to your home budget through water damage and higher heating bills. On the other hand, you don't want to be paying out for unnecessary work either. So, how do you know when a roof needs replacing and where can you find a trustworthy contractor? Here are our Ten Top Tips:

1. Most shingled roofs last an average of around 25 years, lightweights considerably less. They should be inspected regularly after that.
2. Signs of wear include heavy granule deposits in your gutters, color-faded but shiny patches on surfaces, and curled, brittle shingles.
3. A single leak doesn't necessarily indicate a major problem, especially if it occurs where there's flashing or a fixture like an

antenna.

4. You may be able to do an effective inspection from the top of a ladder but for a roof-top examination, call in a professional. Many will do a free check.
5. If you do decide to go on the roof yourself, only do so if it's not steep and does not sag; don't go when it's wet and always wear non-slip shoes.
6. Never commission work from someone who knocks at your door and either says you have roof damage or offers to do an inspection.
7. Instead, use a bona fide registered contractor who is licensed and bonded. Check out their credentials with your state and county licensing organizations.
8. Always get two or three inspections and bids, both to confirm what really needs to be done and to get the best price.
9. Ask friends and neighbors for recommendations.
10. To learn more, contact the National Roofing Contractors Association - <http://www.nrca.net>.



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

This month the Hounds and I want to introduce you to our newest family member!! This is a new one for us....we have a puppy!

We are not at all used to having a pup around. Most of our hounds come to us as adults or seniors from the dog pound. While we have a heart for rescue dogs, we have lost a lot of our senior dogs this past year and decided it was time for a puppy!!

**Meet Able.**

He came from a wonderful breeder in Altamonte Springs. He was the runt of the litter and was only 2 ounces at birth!! I knew from the minute I saw his picture I had to have him. We had been on the waiting list for months and picked him at birth. He got a bottle supplement every 3 hours till he was out of the woods. We knew he needed a strong name

and Able just fit the bill.

Wow, a puppy in the house is a full time job!! The Hounds think I have lost my mind at times and I think Kevin agrees!! He is 4 months old now and just makes me smile daily! He can often be found accompanying me to the office.... so stop by and say hello!.-Jodie



Little Able!!

“Kevin and his agency (**Hillcrest Insurance Agency**) provided great advice and product to meet our needs. Kevin knows his industry very well and understands **how to provide needed coverage at a reasonable rate**. It is our intention to continue to use Kevin and Hillcrest's services in the future. Best of all I have confidence from watching Kevin in volunteer service that he has impeccable integrity. Whether or not Kevin earns your business you can know that the information he tells you has been carefully formulated to be accurate and helpful.”

Andy McDonald

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

Jodie's World Famous Meatloaf. (One of Kevin's Personal Favorites)

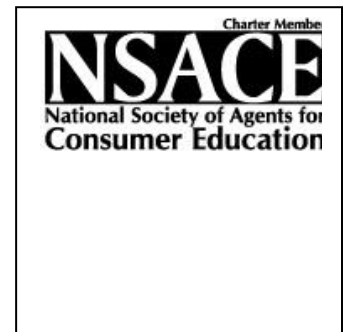
- 1/2 pound ground beef
- 1/2 pound ground pork
- 1 egg
- 1/4 c bread crumbs, I use Italian flavor
- 1 tablespoon ketchup
- 1 teaspoon McCormick's dry meat seasoning
- topping
- 1/2 c ketchup
- 3 heaping tablespoons brown sugar
- mix all together and spread in a pan...spread topping evenly

Bake at 350 for 45 minutes or til done.

Yummy!

“Send us your favorite Recipe and we will include it in future issues.”

Kevin & Jodie



"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"**

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



Congratulations to David Logan. The most recent \$100 Cash Drawing winner in the Team Hillcrest Referral Rewards

Program!

We sure appreciate Dave's referrals and his 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**



And our  
**Grand Prize**

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

➤ **42” Samsung Plasma Screen TV**



**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.



**A Quick Guide to Unlicensed Contracting in Florida**

*“If you are considering having work done, give us a call at the office, we insured all kinds of contractors and can give you names of local contractors we are familiar with”*

I have been using Hillcrest Insurance Agency for my **personal** and **business insurance** needs for about ten years. I live and work in Altamonte Springs, about 30 miles from Hillcrest’s office in Mt. Dora. There are plenty of insurance agencies closer to home but there is a lot to be said for the “small town” customer service Hillcrest provides. The people there know me by name and when I call or stop by their office, I am made to feel like I am their only customer. At least once a year, they take the time to sit down with me and go over my situation to see if my needs have changed. I’ve used other insurance agencies in the past and I have never seen that level of attention after the initial sale. If you are looking for an agency that will take the time to understand your needs and sell you exactly what you need, look no further than Hillcrest Insurance Agency.

*Kent White, Owner*

*Future Business Solutions*

*Altamonte Springs, FL*

Most Construction work in Florida requires a license. Here is some general information on unlicensed activity from the Florida Department of Business and Professional Regulation, which licenses and regulates contractors.

A state certified or registered contractor’s license is required for the following jobs:

- Roofing Work. An unlicensed person is only allowed to “dry-in” a structure. Drying-in a structure means the use of tarps, plastic sheeting, or other temporary materials for the sole purpose of preventing further damage to the structure. All permanent repairs must be made by an individual who holds a state license.
- Any plumbing work that requires a permit or is over \$1000 (Total Contract)
- Any electrical item that becomes fabricated into the structure.
- Any additions or major remodeling jobs
- Major A/C replacement or repair jobs.

If you are considering having work done, give us a call at the office, we insure all kinds of contractors and can give you names of local contractors that we are familiar with.

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



Jodie was MC at Paul Revere Concert



Kevin and Jodie at Lake Dora Classic Car Show



Kevin presenting at Golden Triangle Kiwanis

## Hillcrest Customers In The News

Check out the article in the Sarasota Patch on one of our client Gas Station/Convenience Stores.

<http://sarasota.patch.com/articles/local-gas-station-relies-on-customer-service-to-get-through-hard-times>

Tamiami Sunoco is offering Full-Service at their gas station one day a week!

How long has it been since you have had a Service Station Attendant filler-up, wash the windshield and offer to check your oil!!!

If you are in the area 5808 S. Tamiami Trail, Sarasota Fl...stop by and tell them that Hillcrest Insurance Agency sent ya!!



Russ and Liz Spring

## How to find the value of just about anything

What's it worth? That's a question every one of us must have asked many times whether we're trying to sell stuff for a fair price, get a valuation for insurance purposes (or simple curiosity) or maybe write off an item against our tax liabilities. In the age of the Internet, it's easier than ever to gauge the value of just about anything. If it's a used item, for example, almost certainly somebody will be selling the same sort of thing on one of the online auction or classified sites like eBay and craigslist. Provided you're registered with eBay, you key in the name of the item and the site returns all current listings for that item. In the panel to the left, you might

see an option that reads something like "Show Only Completed Listings" which will give you the prices paid by previous buyers. If this option isn't visible, click on "Customize preferences" and select this option to be shown. Similarly, by going to your favorite search engine (e.g. Google or Bing) and keying in a short description of the item followed by "craigslist" you will get a list of similar items currently being sold, and their prices. For more expensive or precious items consult standard reference books like Kelley Blue Book (autos), Antiques Price

Guides (e.g. Warman's, Millers, Schroeders) and Coin, Sports Card and Stamp catalogs. In fact you can find specialist price guides for pretty much any collectible. If you choose to have an item professionally appraised, get at least two, preferably three, estimates from reputable dealers. Use the same approach with real estate. With regard to charitable donations, some computer software can help with calculations but the best valuation guide is probably the Salvation Army's, which includes low and high estimates. Find it at: <http://tinyurl.com/Sal-Army-Guide>. And don't forget, if all else fails, the most knowledgeable source of information in your neighborhood -- the local library!

## Hillcrest Insurance Agency

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We're on the Web!

See us at:

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

Check out our Facebook Page.

[www.facebookhillcrest.com](http://www.facebookhillcrest.com)



Find us on  
**Facebook**

## Meet the Team...Introducing-Sylvia Johnson, CIC, CPIW Commercial Lines Customer Service Rep



Hi! I am Sylvia Johnson!

Business Insurance Specialist

I have been in the insurance industry for 40+ years. It has been a very rewarding career. I am a past-President

### ***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

of Insurance Professionals of Greater Orlando. I have been a member of that organization for 32 years. I hold designations of CIC, Certified Insurance Counselor, and CPIW, Certified Professional Insurance Woman. The delight of my life are my four Daughters and three Granddaughters. My passion is singing. I am part of the organization called Encore at Walt

Disney World. We do concerts and raise money for different charities. Last year we raised over \$35,000 for Make a Wish Foundation. My entire family, even the Grandchildren, are singers. My other hobbies are reading, sewing and going to the Theme parks to ride roller coasters.

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

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