

News You Can Use

Brought to you by: Pope Insurance Group, LLC
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Driving Safe With Cruise Control

We all drive in the rain or other slippery conditions sometime. But using your cruise control on wet surfaces is extremely dangerous.

You may have received chain e-mail about this topic that tells the story of a woman whose car allegedly flew in the air in Texas. The car was totaled, but she was OK.

I did some checking and found that the validity of the story is in question, but the danger of using cruise control on wet roads is VALID!

As you probably know, hydroplaning occurs when your tires actually lose contact with the road and are riding on a thin sheet of water. When this happens, your wheels are spinning with no traction.

The only way to stop this wheel spin and maintain control is to reduce power. However, an activated cruise control system will continue to apply power, keeping the wheels spinning!

By the time you disengage the cruise control you may have already lost control.

Hydroplaning STARTS at speeds as low as 35 mph, and at 55 mph you could be riding entirely on a sheet of water!

Please, follow these two simple, but life-saving safety tips. When the road is wet ...

1. Turn off your cruise control, and
2. SLOW DOWN and drive safely. Posted speed limits are for dry road conditions.

Are You Making Any of These Top 10 Insurance Blunders?



When it comes to buying insurance, what you don't know can hurt you...and your family...for years to come.

Learn how to identify the top ten insurance mistakes and what you can do about them with my free guide, "The Top 10 Insurance Blunders - and How to Avoid Them."

Just call me at 512-515-6226 and I'll send it right out to you.

10 Useful Ways to Get the Most out of Facebook

Think Facebook (www.facebook.com) is just for kids? Think again.

1. Mobile Photo: Add the mobile app to take photos with your cell phone and upload them to Facebook automatically.

2. Post Polls: Create your own surveys for personal or business use.

3. Find Friends: Track business associates, friends or family by subscribing to their RSS feed, then watch their every move.

4. Research: Find out how many people are located within a certain demographic area by visiting the Facebook Insight corner.

5. Syndicate Yourself: Use Facebook notes to import the RSS feed from your blog. Once established, it can be distributed to all your Facebook friends.

6. Share: Combine with Google Reader or other applications to share documents.

7. Send Video Messages: Simply connect a webcam and start sending video messages to friends, family members or associates.

8. Clipping Service: Use the Newshound application to bookmark any articles or websites, then comment or share.

9. Watch TV: Internet television is coming of age, so whether you want to take a coffee break or share news with your personal network, tune in to see what is taking place.

10. Connect: Facebook does so many things that it is easy to forget what it does best: connect with others! Meet new friends or just hang out with familiar faces through the modern equivalent of networking: it's Six Degrees of Separation on steroids.

Visit our Facebook page at
facebook.popeinsurance.net

3 Essential Tips to Get the Best Deal on Insurance

When buying insurance, many people make the mistake of thinking “less is more,” but scrimping on insurance rarely saves money in the long run. Sadly, when the time comes to submit a claim, people often realize what an expensive mistake they made. Get the best deal on insurance without paying the ultimate price or sacrificing your financial future with these quick tips:

Schedule a time to speak with your agent in person. Whenever you change policies or have major life events, it is important to sit down with your agent to review your insurance needs. Make a list of belongings as well as changes to your personal status in advance. Many people are surprised to find they are eligible for discounts simply because a vehicle has reached a certain age or

their driving habits have changed. Your agent will be able to provide greater insight into your specific needs while identifying discounts you may not have thought about.

Coordinate benefits and stick to one provider. While it might be tempting to change policies every year in search of the elusive discounts, in the long run it rarely pays to keep jumping from company to company. Not only does it increase the likelihood of duplicating insurance coverage, but many companies provide long-term customers with additional discounts.

Buy all your insurance from one provider. Having your automobile, homeowners and umbrella policies with one provider is a fast way to save 5 to 10% or even more.

Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at david@popeinsurance.net or call 512-515-6226 for the answer.

Charles M. Schulz died nine years ago this month. Which of his Peanuts characters always carries a security blanket?

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation “Insurance Check-up” to make sure your insurance needs are adequately covered.

I won't try to push you into buying insurance you don't need and I won't waste your time. I'll just give you the honest facts about your current insurance status.

Just give my office a call at 512-515-6226 to arrange an appointment for a no-fuss, professional consultation.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Quoting

Some quotes from the writings of Charles Dickens, who was born on February 7, 1812:

“Please, sir, I want some more.”

“Never close your lips to those you have opened your heart.”

“It was the best of times, it was the worst of times.”

“It is right to begin with the obligations of home, and while these are overlooked and neglected, no other duties can possibly be substituted for them.”

“No one is useless in this world who lightens the burdens of another.”

“Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery.”

“Train up a fig tree in the way it should go, and when you are old sit under the shade of it.”

“Reflect on your present blessings, of which every man has many; not on your past misfortunes, of which all men have some.”

“Subdue your appetites, my dears, and you've conquered human nature.”

“With affection beaming out of one eye, and calculation shining out of the other.”

“We need never be ashamed of our tears.”

“Accidents will occur in the best regulated families.”

“It is a melancholy truth that even great men have their poor relations.”

“The first rule of business is: Do other men for they would do you.”

“Have a heart that never hardens, and a temper that never tires, and a touch that never hurts.”

How Umbrella Insurance Protects Your Assets

An umbrella policy is one of the most affordable and important types of insurance available.

It is also one of the most overlooked and misunderstood types of insurance on the market.

Protect Your Assets

Once considered a policy for the rich, umbrella insurance is actually more important for many middle-class homeowners or others with assets they simply cannot afford to lose.

Additional Protection

Umbrella insurance provides additional protection against liability claims; whether you own your own business, or have extensive real estate holdings or

significant savings of any type, the risk of being sued for an amount above and beyond your primary policy limits has grown in recent years.

Today, a simple auto accident can result in medical bills amounting to hundreds of thousands of dollars.

Follows On from Liability Insurance

An umbrella policy protects your financial health by picking up where normal liability limits end.

For example, if your car insurance had a cap rate of \$500,000, then the umbrella policy would begin at \$501,000 and extend to \$1 million or whatever other denomination was indicated.

Extensive Coverage

Because it is based upon your personal risk, it covers excess liability for all your regular needs, including auto, homeowners, investment properties and even inherited risk from minor children or pets.

What You Will Pay

Most umbrella policies are affordable; the average monthly rate for a \$1 million umbrella policy is likely to run you less than the price of taking the family out for a fast-food meal.

Where to Start

Speak to your agent today to learn how to protect your financial future with an affordable umbrella policy.

How to Save Money on Printer Ink

Check Expiration Dates

Cartridges with expiration dates can appear empty even if never used. The solution is simple: reset your computer clock to fool your PC and bring cartridges back to life.

Buy Generic

Depending upon your make and model of printer, chances are there is a generic equivalent.

Recycle

Trade in old cartridges for a discount. Not only will it save a few dollars, but it's good for the environment.

Refill

Buy ink and refill old cartridges. Most makes and models can be refilled for a fraction of the cost of buying new.

Birthdays to Remember This Month

William Henry Fox Talbot, who was born on February 11, 1800, was a photography pioneer. He invented the negative/positive process – a negative image that could be the basis for many positive prints.

Alfred Carlton Gilbert, who was born on February 13, 1884, is most famous for inventing the Erector Set, a construction toy. He was given the name “The Man Who Saved Christmas”

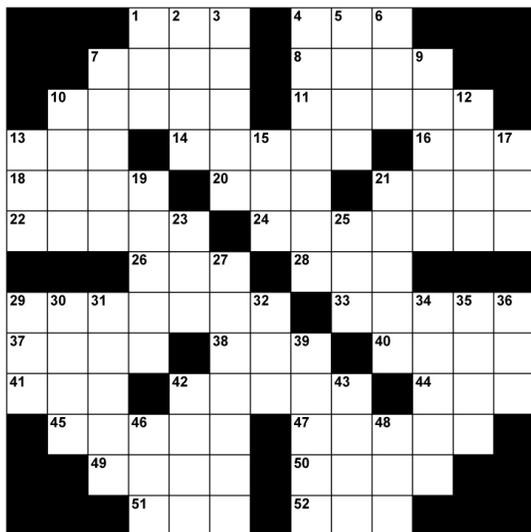
after he successfully fought a ban on toy production in the U.S. during World War I.

The man who invented the Qwerty keyboard was born on February 14, 1819. Christopher Sholes's keyboard solved the jamming problem that resulted from the typewriter's mechanical parts clashing when commonly used letters were quickly typed one after the other.

Fascinating Facts about February

- New York City's Grand Central Terminal opened on February 1, 1913.
- Frank Sinatra debuted with the Tommy Dorsey Orchestra on February 2, 1940.
- The Beatles made their first appearance on The Ed Sullivan Show on February 9, 1964.
- The IBM supercomputer Deep Blue defeated Garry Kasparov for the first time on February 10, 1996.
- Nelson Mandela was freed on February 11, 1990.
- The last original Peanuts comic strip appeared on February 13, 2000, one day after Charles M. Schulz died.
- YouTube was launched on February 15, 2005.
- The first telephone book was issued in New Haven, Connecticut, on February 21, 1878.
- National Public Radio was founded on February 24, 1970.
- People magazine was first published on February 27, 1974.

NEWS YOU CAN USE



Across

- 1 - Atmosphere
- 4 - Distress signal
- 7 - Deride
- 8 - Not closed
- 10 - Republic in S Arabia
- 11 - Pertaining to the moon
- 13 - Lair
- 14 - African ground squirrel
- 16 - Honey insect
- 18 - British nobleman
- 20 - Spun by spiders
- 21 - Saturate
- 22 - Deep gruff sound
- 24 - Flexible
- 26 - Vitality
- 28 - Unit of energy

- 29 - Existing power structure
- 33 - New Zealand evergreen tree
- 37 - Spurt
- 38 - Hurried
- 40 - Raced
- 41 - Mischievous person
- 42 - Leg of lamb
- 44 - Ocean
- 45 - Many times
- 47 - Drive back
- 49 - Location
- 50 - Germinated grain used in brewing
- 51 - Automobile
- 52 - Wily

Down

- 1 - Direct a gun
- 2 - Mountain goat
- 3 - Resume
- 4 - Capable of being dissolved
- 5 - Literary work
- 6 - Monetary unit of Japan
- 7 - Group of elder statesmen
- 9 - Influential person
- 10 - Yes
- 12 - True
- 13 - Condensed moisture
- 15 - Corded cloth
- 17 - Supplement
- 19 - Grayish blend of colors
- 21 - Long stories
- 23 - Evergreen tree
- 25 - Annoy
- 27 - Sailor
- 29 - Period of human life
- 30 - Game played on horseback
- 31 - Breathes fast and hard
- 32 - Label
- 34 - Overture
- 35 - Spool
- 36 - Highest mountain in Crete
- 39 - Standards
- 42 - Japanese wooden clog
- 43 - Small dabbling duck
- 46 - Involuntary muscular contraction
- 48 - Wield

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Recipe: Valentine's Brigadeiros

Yields about 1 dozen depending on size.

Ingredients

- 1 can sweetened condensed milk
- 2-3 tablespoons cocoa powder, sifted
- Chocolate sprinkles
- Butter for greasing

Place the condensed milk and sifted cocoa powder in a medium sized pot and heat to medium. Stir the mixture frequently with a wooden or heat-proof spoon to avoid burnt spots on the bottom of the pan. Continue to cook and stir for approximately 30 minutes or until the mixture has thickened. When the spoon is dragged along the bottom of the pot it should leave a clean trail.

Pour the mixture out onto a greased plate and allow to cool completely. With lightly buttered hands, roll about a tablespoon or less of the cooled mixture into a bite-size ball and drop into chocolate sprinkles or cocoa powder to coat. Dust off any excess and serve.

Caution: The brigadeiro mixture is essentially a caramel so be very careful when handling.

News You Can Use is brought to you free by:

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're making and decisions regarding your insurance, please get in touch.



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