



Warwick Resource Group

Circle of Safety™

Your Consumer Awareness Advisor™

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True Protection For Loved Ones

Life insurance may be one of the most effective ways you can protect your loved ones -- and an efficient way to save. Yet, remarkably, the number of Americans without adequate protection is actually growing. It's one of the things that seems to get shelved when the economy is under siege, as it has been these past few years, leading people to postpone plans to take out insurance, stop paying if they already have it, or buy the wrong type of insurance for their particular life stage.

It's easy to say that all of these actions (or inactions!) are shortsighted but mostly they're down to lack of information and understanding of the true long-term value of good life insurance. There's no better time to take stock of your protection than in September -- it's Life Insurance Awareness Month.

According to LIFE, the non-profit foundation that organizes the event, 30 percent of US households have no life insurance whatsoever, and many of the remainder have inadequate coverage.

Questions For You

When was the last time you did the math to make sure your loved ones would be OK financially? Have you checked with your employer to find out what kind of life insurance benefit you have through work and whether you have the option to increase your coverage? When was the last time you had your life insurance needs reviewed by you insurance professional?

During this month, more than 100 of the nation's leading insurance companies and industry groups join with the LIFE Foundation in this campaign to encourage consumers to give serious thought to their life insurance coverage.

Says the Foundation: "No one likes to think about dying. But if your loved ones will suffer financially when you die, it's a subject you have to address. You need to consider how your family would fare financially if, suddenly, you weren't there to provide for them.

"Where would the money come from to pay for your funeral, the monthly bills, the mortgage, the kids' education costs? These are the questions the life insurance industry wants all Americans to ask themselves."

(See panel at right for more information)

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Learn More About Life Insurance

Don't gamble with your family's financial future for one more minute, the LIFE Foundation urges, as part of Life Insurance Month. The organization offers a three step plan to get yourself up to speed with the information you need to make crucial life insurance decisions.

1. Start by exploring its own website, lifehappens.com, for a wealth of information on the subject and the buying process. There are videos, education programs and information about key insurance terms and concepts.
2. Know what questions you need answering about your life insurance requirements. The first question, says LIFE, is usually: How much do I need? Though you need to speak to an expert to get precise guidance, the site has an online Life Insurance Needs Calculator, which will give you a ball-park idea.
3. Seek professional advice! This is too important a subject, with multiple options, to just work through by yourself. "A good insurance advisor will take the time to carefully assess your needs and provide you with options from which to choose," it says.

When you're ready to talk about your life insurance needs, please contact us for a no-commitment discussion.



Stay Safe While You're Shopping

There's something many of us do at least every week, maybe more often, when we're in particular danger of being robbed or ripped off: shopping. Every time you step into the mall, your local supermarket or virtually any other retail outlet, you're at risk of becoming a theft victim.

There are several ways this can happen. For instance, your pocket book or wallet may be stolen from your purse or pocket, a dishonest cashier may short-change you, or you could be conned into giving money to a bogus charity collector.

You're even vulnerable in a store parking lot. Opportunist thieves have been known to snatch wallets while owners struggle to load groceries into their cars. Others lurk to watch when you leave your car to enter a store or mall – they know you'll likely be gone for some time. Make your next shopping trip safer by using the following 10 simple rules:

- Don't take all your cash and payment cards out with you.
- Keep your wallet in a fastened internal pocket or purse.
- When using a shopping cart, loop the cart safety strap through the handles of your purse and keep it zippered.
- Never let a cart with your purse out of sight.
- Before loading the trunk of your car, put your purse/wallet in the front of the car and manually lock the door; then manually unlock the trunk.
- Arm the anti-theft alarm in your car when you park. Make sure it makes an audible "armed" beep.
- Try to avoid returning to your car to "dump" purchases and then go back to your shopping. If you must do this, store them out of sight.
- In a store, when you pay by cash, count your change in front of the cashier and check your receipt before moving away from the register.
- Be wary about giving money to a charity collector unless they are actually in a store lobby.
- When you're backing out of a parking bay, watch out for anyone lurking near your vehicle. Stop and wait for them to move away. They could be planning a bogus "accident" claim on your insurance.



Watch For This Social Security Number Swindle

Social Security Numbers are one of our most precious pieces of confidential information, which is why thieves are always trying to get their hands on them. Every year, thousands of SSNs are stolen and used to identify theft or to divert victims' Social Security payments to the crooks.

That's what happens in the latest trick, in which crooks use stolen SSNs to set up "my Social Security" Internet accounts in the name of the legitimate holders then alter the address or direct deposit bank account details to which payments are sent.

How to Prevent It

You can prevent this happening by, first, protecting your SSN and other personal, confidential information, opening up your own 'my Social Security' account online if you're Internet savvy, and by blocking any direct deposit changes without your approval. If you do receive notification about an account you didn't set up or a change you didn't make, contact the Social Security Administration by calling or visiting your local office or by phoning 1-800-772-1213. Deaf or hearing-impaired people can call the Social Security's TTY number at 1-800-325-0778.

AAA Warns On Voice to Text Messaging

Technological wizardry that enables drivers to dictate messages that are then converted into SMS texts while they're driving may be more dangerous than making calls with handheld cellphones according to a new study by the American Automobile Association (AAA). The findings follow an earlier study in Texas that concluded that hands-free texting distracted drivers just as much as using a handheld device. The AAA investigation found that using voice-to-text messaging caused a large amount of mental distraction. The US National Transportation Safety Board wants to ban all phone use by drivers. Their tip: Keep your phone in the glove box when driving.

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!

We are donating to the charity of your choice as another way to say "thank you!" See our list of charities on our website! Have your friend call us, and make sure they mention your name to be enrolled.

Thanks for your continued business!

WIN! WIN! WIN!

This month **Warwick Resource Group** is sponsoring a Trivia Contest and offering you a chance to win **\$5 Dunkin Donuts or Starbucks gift card**. Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax – (845)986-0949 – or mail – 68 Main St Warwick, NY 10990 this page – or email your name and answer to wrginquiry@warwickresource.com –. Good luck!

Question: What is the full name of the main organization that organizes and promotes stock car and other auto racing sports events in the US?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to **Pat and Arlene** for correctly answering last month's trivia question! For the correct answer, they have won a free **\$5 Coffee Gift Card!**

Last month's question was:

Why do we have leap years?

Answer: Because the true length of a year is actually around 365-1/4 days. So every four years, we add those quarters together and give ourselves the extra day.

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**? Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention **Warwick Resource Group** to a friend, relative, or colleague and have them give us a call at **(845)986-2211**. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

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IT'S A FACT: Lightning strikes about 40 to 50 times per second worldwide, with an estimated 1.4 billion flashes a year.

Bright Ideas: Tips And News Snippets For A Better, Safer Life



Every home should have a fire safety evacuation plan. And if you have pets, they should figure in the plan too. Post a note near your front door alerting firefighters to the presence of pets and have your animal microchipped so it can be identified if you get separated during a blaze.



Home water heater thermostats should be set to a maximum of 120 degrees to reduce the risks of accidental scalds, particularly for older folk. If you don't know how to do this, ask your local heating contractor.



Keep a list of all emergency numbers, including local governments and utilities close to the phone, with a small flashlight so

you can read it in the event of a power outage. Include the Poison Control Center - 1-800-222-1222.



With children returning to school this month, now is the time to tell them about safe traveling habits on school buses. It's natural for them to want to move around but they're at high risk of being injured if they don't stay seated when the bus is moving.



On a related issue, September also includes the annual National Child Passenger Safety Week. Its focus is on safe usage of car seats and it runs from September 15 to 21, with a National Seat Check Day on the final Saturday. More info at NHTSA.gov.



A study by the Federal Trade

Commission (FTC) found that when the phrase "up to" was applied to energy cost savings promotions many consumers are led to believe they'll achieve this maximum but more often they don't.



Now is the time to get your furnace checked and serviced for winter. Ask your neighbors for a recommendation for a reliable heating contractor and request a free maintenance review.



The IRS has produced an Internet page of resources to help taxpayers guard against identity theft. It doesn't just cover tax affairs though. It even includes what to do if you lose your wallet or if you're a victim of identity theft. For more details see the full IRS page at: <http://tinyurl.com/IRS-ID-theft>.

Quote: My favorite poem is the one that starts "Thirty days hath September..." because it actually tells you something.

Groucho Marx