



# PROTECT YOU BETTER LETTER

A Quarterly Newsletter for Friends and Clients of  
Engle & Associates Insurance Brokers

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

877-544-8929



**Did you know we offer all these services?!?**

- ◆ Business Insurance
- ◆ Home Insurance
- ◆ Auto Insurance
- ◆ Boat, RV, OHV Insurance
- ◆ Motorcycle Insurance
- ◆ Life Insurance
- ◆ Health Insurance
- ◆ Flood Insurance
- ◆ Earthquake Insurance
- ◆ Personal Umbrella
- ◆ Commercial Auto
- ◆ Bonds
- ◆ Workers Compensation
- ◆ Group Health
- ◆ Annuities

**SPECIAL PROGRAMS:**

- ◆ Automotive Service
- ◆ Farm & Ranch
- ◆ Restaurants
- ◆ Contractors
- ◆ Vineyards & Wineries
- ◆ Homeowners Associations

## HAPPY HOLIDAYS!

This year has come and gone so quickly, it feels like we just rang in 2010 and now it's Christmas time again! I think it has flown by especially fast for us, with all of the excitement this year has brought us. The biggest delight of the year, without a doubt, was the birth of our second daughter, Hayden Ranae Allen, on November 3rd. Although our nights are sleepless, and a simple trip out of the house resembles a nuclear evacuation these days, Hayden's little sideways grin and wink make it all worth it. Baylee is adjusting to her new role as a big sister too. She is very good and helping baby sister find her far-far (pacifier) when she loses it, and she is learning to share well.



"Life comes at you fast." That's a slogan for one of our insurance companies, and it is so true. It seems like only yesterday that Travis and I were making our wedding vows in Avila Beach and now we're a family of four!



Hayden Ranae Allen - 11/3/2010 - 6 lbs 14 oz - 19 in.

From our family to yours, we wish you a safe and happy holiday season. Enjoy your time with family and friends and take lots of pictures - it goes by so fast!

-Jayne Engle-Allen

Photos courtesy of Monyeen Black Photography - [www.monyeenblack.com](http://www.monyeenblack.com)

## 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!

Cynthia Reynoso	Lorena Bailey
Shadiah Shweiky	Doug Hendry
Jaime Strand	Mike & Linda
Ken Morris	Kellerman
Susan Renteria	Jessica Chambers
Bill & Nancy Hair	Cary Maffioli
Alan Deckel	Tina Humphrey
Carol Greiten	Devon Covell
Michael Isensee	Regina Saude
Jonna Myrick	Barrett Martin
Bryan Jones	Chris Isler
Mimi Peralta	Steve Watt
Alan Forrest	
Bill Luffee	
Greg Woolworth	
Jeremy Engle	
Karen Perlette	

# 2010 Grand Prize Winner CARY MAFFIOLI of SLO

I look forward to this time of year, not only because I love Christmas, but because I get to make the phone call, notifying our grand prize winner in our referral rewards drawing. This year was especially rewarding when I called Cary to let her know she'd won the 32" Flat Screen TV. Cary was very excited, and was in disbelief when I told her she'd won. She then told me that earlier this year, she and her husband had gone camping for the weekend, only to come home and find that their home had been burglarized - one the list of missing items was their flat



screen TV. I think Cary was still in disbelief until she came to our office to pick up her prize. Congratulations Cary and thank you for the referring your client to our office for workers compensation insurance!!

## 3rd and 4th Quarter Ipod Winners are...

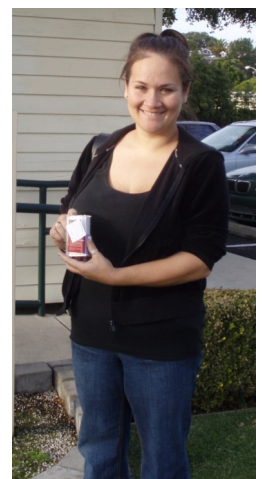
### Allyn Arnold of Cayucos and Jonna Myrick of Shandon



Allyn referred a friend and won an IPOD Nano in our quarterly drawing!



Jonna referred her mother to our brokerage and won an IPOD Nano in our quarterly drawing!



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**NSACE**  
National Society of Agents for  
Consumer Education



# Scott's Financial Focus

## Giving Back...

*In each newsletter I focus on your financial security. The holidays are a time to think about others, so I only felt it appropriate to tell you a little bit about our reward program. This year, our referral rewards program not only rewarded you for referring friends and family, but each of your referrals also provided a donation to The Family Care Network. Your referrals resulted in **\$815.00 being donated to The Family Care Network!!***

*Engle & Associates has had a special relationship with The Family Care Network (FCNI) over the years. I am the oldest of four boys and when we were kids, my mom and dad took in foster children and made them part of our family, even if only temporarily. My dad, Walter, met Jim Roberts, CEO of FCNI in the 1980s when Jim was just getting this organization started. Jim placed several foster kids with my parents and the relationship grew. My dad introduced me to Jim and I feel the same way about him and the FCNI organization. They always put the children's interests first and foremost. They not only work with children in the system, but they have programs who work with foster youth when they "age out" of foster care to help these young adults transition into adulthood by providing education, mentoring, counseling, and financial assistance.*

*I believe that helping kids helps our community on so many levels because they become better kids, then better young adults, then productive citizens, and I believe better parents when they have their own children. They are enabled to break the cycle. We are all in this community together and it's good to help each other whenever possible. Merry Christmas and Happy Holidays to you and your family. - Scott Engle*

*For more information on Family Care Network, visit [www.FCNI.org](http://www.FCNI.org)*

## 12 Ways to Stay Safe and Healthy this Holiday Season

1. **Wash Hands Often** - Wash your hands with soap and clean running water for at least 20 seconds. If soap and water aren't available, use hand sanitizer.
2. **Stay Warm** - Cold temperatures can cause serious health problems, especially in infants and elders. Stay Dry and dress warmly in several layers.
3. **Manage Stress** - Keep a check on over-commitment and over-spending. Balance work, home, and play. Get support from family and friends.
4. **Travel Safely** - Don't drink and drive, and don't get in the car with someone who has been drinking. Wear a seatbelt every time you are in the car, and be sure small children are secured in a child safety seat.
5. **Be Smoke-free** - Avoid smoking and breathing second hand smoke. Need help quitting? Call 1-800-QUIT-NOW
6. **Get Check-ups and vaccinations** - Exams and screenings can help find problems early, when the chances for treatment and cure are better. Vaccinations help prevent diseases and save lives. Schedule a visit with your health care provider for an annual exam.
7. **Watch the Kids** - Children are at high risk for injuries that can lead to death or disability. There are additional hazards this time of year, like Christmas lights, ornaments, and hard candies that could present a choking hazard. If you don't already know it, now is a good time to learn the Heimlich maneuver.
8. **Prevent Injuries** - Use step stools instead of furniture when hanging decorations. When using a ladder outdoors, be mindful of moisture, ice, etc that could cause you to slip. Check all holiday lights for frayed or exposed wires before plugging them in.
9. **Handle and prepare food safely** - Wash hands and surfaces often. Avoid cross-contamination by keeping raw meat, poultry, seafood, and eggs away from ready to eat foods and eating surfaces. Cook foods to the proper temperature. Refrigerate promptly and don't leave perishable foods out for more than 2 hours.
10. **Be Healthy and Be Active** - Small steps can make a big difference. Park a little further away from the door when you're out shopping or at work. Take the stairs instead of the elevator whenever possible. Drink plenty of water and keep healthy snacks handy when you're out and about to stave off hunger.
11. **Candle Safety** - Never leave candles burning unattended and always run used matches under cold water before throwing them away.

A Bi-Monthly Newsletter for  
Friends & Clients of



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The highest compliment I can receive from you, would be the referral of my services to your family, friends, and business associates. For this, I offer my heartfelt thanks and appreciation.

-Jayne Engle-Allen



## Tell Others About Us and Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients

**WE WANT TO REWARD YOU FOR SENDING OTHERS TO OUR AGENCY...**

**2011 REFERRAL REWARDS PROGRAM!**

### ***Here's what your friends and neighbors are saying about us...***

*"Engle & Associates has been providing my business with insurance services since I founded Star Automotive in 2006. From vehicle insurance to liability policies, to health insurance, I have always felt my best interests were being considered in the products I am offered."*

**-Brian Wampler, owner of Star Automotive, San Luis Obispo**

*I feel that we have always been treated with great attention to detail and having our best interest in mind. Everyone is always very helpful and very quick to respond to any questions or issues that have arisen in our years of business. I feel very comfortable with the insurance programs that **Engle & Associates** has put together for our family. They have always been there to help us through any problem or questions we have had with our insurance needs.*

**- Ron Giovannelli, San Luis Obispo**