



Stan Dreckman & **Ruby** present:

February 2012

The Insurance Safety Advisor

Your Consumer Awareness Advisors & Insurance Education Advocates

For Friends & Clients of Huggins/Dreckman Insurance Agency, Inc.
and **DRIVE RIGHT** Insurance Services, Inc.

12535 Seal Beach Blvd, Seal Beach CA 90740 www.hdinsure.com CA DOI # 0212199

*** [Check our our New Digital Office: www.hdinsure.com](http://www.hdinsure.com) ***

Beware Of These Valentines Tricks

Many people send cards & gifts to family as a cute way of expressing affection to family & sweethearts. Crooks know that too, and they use Valentines Day to con cash out of their victims or even to hack their computers. Watch out for these common tricks:

Phony eCard Greetings

You get an email either from a mystery sender or someone you know with a link to a supposed Valentines eCard, or with an eCard actually attached. By clicking on either, you download a virus to your computer. Two simple actions can help stop this: Have an up-to-date anti-virus program installed; and, if you think you know the senders, contact them to make sure they really did send the greeting.

Bogus Flower Gifts

You order flowers from a new online company advertising incredibly low prices. If the price is too good to be true, it probably is; and you'll lose your money. Plus, the scammers now have your credit card number & may use it for purchases in your name. Use a reputable online florist or go to a store!

Online Romancing

Yes, I know, no one does this. But if you know someone who does, be aware that spoof emails arrive in our email as a prelude to an online "romance" in which the victim receives photos of the attractive admirer (which are really just pictures stolen by the con artist). The crime ends up with the victim being asked to provide money to pay for the admirer to come visit. Just don't fall for this trick – never give money to people you don't know.

Now, with the bad stuff out of the way, it leaves us the chance to wish you a **Happy Valentines Day!**

Beware the "Nigerian Letters"

Valentines Day often allows us to take a trip down memory lane with your sweetheart: Gondolas & wine; parked at the top of Lover's lane; when you first new she or he was "the one"; your first Nigerian Letter ???

With all due respect to Nigerian letter writers, these are scam letters & they are still thriving and, thanks to the internet, more common than ever. In the '70s & '80s, we received blue *Par Avion* envelopes from overseas; when we opened these, someone (a prince?) offered to give us a few cool millions of dollars as a reward for helping him get his money out of Nigeria and/or offer us incredible investment opportunities!

These were entertaining scams, and now the internet age has emboldened these scam artists, making them just slightly more creative. In the last 30 days, I have received at least one a day (I just received one while writing this). Some of these allegedly have come from the *FBI*, the Financial Intelligence Unit (FIU?), Customer Service Department CBN (central bank of Nigeria), & the U.S. Secretary of State! I even received an email from Ben Bernanke [the Federal Reserve] & the U N this week!

Anyway, while no one will admit it, there are some people out there who fall prey to these schemes. If you get an email from someone you don't know and who is promising you that you'll receive thousands of dollars for helping them with their financial dilemma or who are offering you "found money", immediately delete it! Some of these letters – now in email formats – don't say much more than "please call" an international phone number, while others are quite creative. So that you recognize these and don't fall prey to them, the following is a very good example of what this scam email looks like – I bet the writer spent at least 45 minutes on this:

Federal Bureau of Investigation. Anti-Terrorist and Monitory Crime Division.

Federal Bureau of Investigation. Hedger. Hoover Building Washington Dc
Customers Service Hours / Monday to Saturday Office Hours Monday to Saturday:
Attention! Attention!! Attention!!!

Series of meetings have been held over the past 7 months with the secretary general of the United Nations Organization. This ended 3 days ago. It is obvious that you have not received your fund which is to the tune of \$850,000.00 due to past corrupt Governmental Officials who almost held the fund to themselves for their selfish reason and some individuals who have taken advantage of your fund all in an attempt to swindle your funds which has led to so many losses from your end and unnecessary delay in the receipt.

The National Central Bureau of Interpol enhanced by the United Nations and Federal Bureau of Investigation have successfully passed a mandate to the current president of Nigeria his Excellency President Good luck Jonathan to boost the exercise of clearing all foreign debts owed to you and other individuals and organizations who have been found not to have receive their Contract Sum, Lottery/Gambling, Inheritance and the likes. Now how would you like to receive your payment? Because we have two method of payment which is by Check or ATM card?

ATM Card: We will be issuing you a custom pin based ATM card (cont. next page)

Did You Know that We Provide Our Clients . . .

Personal Insurance

- * Homeowner's Insurance
- * Auto & Motorcycle Insurance
- * Rental Property Insurance
- * Condo Homeowner's Insurance
- * Renters Insurance
- * Personal Umbrella Insurance
- * Recreational Vehicles

Business Insurance

- * Investment Property Insurance
- * Apartment House Protection
- * Shopping Center Protection
- * Business Insurance Systems: Property, Liability, Workers' Compensation, Umbrella, Auto, Management & Privacy Liability
- * Earthquake / Flood / Landslide

Life Insurance/Benefits

- * Life Insurance: Term, Whole Life, Universal Life Products
- * Long Term Care
- * Group & Individual Health Plans
- * Supplemental Health Plans

Ruby

reminds you that adopting/buying a grateful pet is a great way to expand life's blessings. Pure-breeds or Heinz 57 mixes – they love you just the same! **Want a great ROI?** Invest yourself in a Pet!



Ruby wants you to live a healthy life. Adopt a pet!

If You Die, How Will They Live?

Don't Wait: Insure Your Family's Survival Today

\$250,000 Life Insurance

20-Year Term, Level Premium

Age 35, as low as

Men: \$13.18 a month

Women: \$12.20 a month

Is Your Life Insurance in Order?

Call Stan: 562-594-6541 x15

Nigerian Letters (cont)

which you will use to withdraw up to \$3,000 per day from any ATM machine that has the Master Card Logo on it and the card have to be renewed in 4 years time which is 2015. Also with the ATM card you will be able to transfer your funds to your local bank account. The ATM card comes with a handbook or manual to enlighten you about how to use it. Even if you do not have a bank account.

Check: To be deposited in your bank for it to be cleared within three working days. Your payment would be sent to you via any of your preferred option and would be mailed to you via DHL. Because we have signed a contract with DHL which should expire by december 20 2011 you will only need to pay \$175 instead of \$420 saving you \$245 So if you pay before december 20 2011 you save \$245 Take note that anyone asking you for some kind of money above the usual fee is definitely a fraudsters and you will have to stop communication with every other person if you have been in contact with any. Also remember that all you will ever have to spend is \$175.00 nothing more! Nothing less! And we guarantee the receipt of your fund to be successfully delivered to you within the next 24hrs after the receipt of payment has been confirmed.

Note: Everything has been taken care of by the Federal Government of Nigeria, The United Nation and also the FBI and including taxes, custom paper and clearance duty so **all you will ever need to pay is \$175.** [our highlight]

DO NOT SEND MONEY TO ANYONE UNTIL YOU READ THIS: The actual fees for shipping your ATM card is \$420 but because DHL have temporarily discontinued the C.O.D which gives you the chance to pay when package is delivered for international shipping We had to sign contract with them for bulk shipping which makes the fees reduce from the actual fee of \$420 to \$175 nothing more and no hidden fees of any sort!

To effect the release of your fund valued at \$850,000.00 you are advised to contact our correspondent in Africa the delivery officer Mr. Dugbate John with the information below, Email: dugbate.john@yahoo.cn

You are advised to contact him with the information's as stated below:

Your full Name:

Your Country.....

Your Address:

Home/Cell Phone:

Preferred Payment Method (ATM / Cashier Check) **[look at the data they are collecting]**

Upon receipt of payment the delivery officer will ensure that your package is sent within 24 working hours. Because we are so sure of everything we are giving you a 100% money back guarantee if you do not receive payment/package within the next 24hrs after you have made the payment for shipping.

Yours sincerely,
Miss Joy Wills

FEDERAL BUREAU OF INVESTIGATION
UNITED STATES DEPARTMENT OF JUSTICE
WASHINGTON, D.C. 20535

Note: Do disregard any email you get from any impostors or offices claiming to be in possession of your ATM CARD/ Cashier Check, you are hereby advice only to be in contact with Mr. Dugbate john of the ATM CARD/ Cashier Check CENTRE who is the rightful person to deal with in regards to your ATM CARD/ Cashier Check PAYMENT and forward any emails you get from impostors to this office so we could act upon and commence investigation.

You must admit, while long, it's pretty entertaining. Yet someone will fall for this email & the best result is that someone will lose \$175. The worst result is the loss of \$175, someone else having your credit/debit card data, someone else having enough of your personal information to open up accounts all over the country in your name, and someone else will soon be hacking your computer. And, the additional bad news, you are not insured for this. So, Be Safe, Be Sane, Be Aware, and, don't give anyone (Nigerians or otherwise) your personal information or accounts/money if you don't know them well!

**Thank You! Thank You!
Thank You! Thank You!**

Thanks to all who refer their family & friends to our agency. We built our agency on your positive comments, and your referrals are extremely valuable!

**Helen Le
Jan Gunther
Randy Boelsems**

Our Staff is Here to Serve YOU

Our contact information is,
**Phone: 562-594-6541
Fax: 562-594-0376
www.hdinsure.com**

Personal Insurance Contacts:

Sharon Dodd, ext. 19
sharon@driverightinsurance.com

Ronda Gregory, ext. 17
ronda@driverightinsurance.com

Business Insurance Contacts:

Theresa Roque, ext. 16
theresa@hdinsure.com

Special Projects Underwriting:

Dede Tenhoff, ext. 12
(direct line: 714-287-0268)
dede@hdinsure.com

Director of Advertising:

Ruby, Ruby@hdinsure.com

Letters from Ruby

Hi: Certain property is limited in each & every homeowner's insurance policy sold in America. My Dad has written about this in other newsletters. And, lots of my friends bought new valuable items at the Holidays or perhaps may be purchasing something new & shiny this Valentines Day (a new diamond-studded dog tag?)!

So, remember: **There are sub-limits (max payouts) in policies** for (but not limited to) items including *Jewelry & Furs, Bullion, Gold, Silver, Pewter, Money* (incl. coin collections), *Stamp collections, Guns, Securities*, and in some cases, *Computers, Tools, Oriental Rugs*, and *Business Property* (your employer's or your own).

The insurance provided for these items is limited to \$250 – \$3,000, above which the insurance company will not reimburse you for your loss unless you have adjusted your policy to increase these *sub-limits*. To do this, you must schedule these items on your policy. Sharon or Ronda can assist with this – call them! **WOOF!**



**Presenting:
Grimlin**

Stephanie Kim's pup is in training for Mardi Gras, but as always, he has a designated driver (that would be Stephanie).

**Tell the Answer Man, the Question to the Following Answer:
The Correct Question May Wiin! (did you follow all of that?)**

Test Your Skills: The correct question might be this month's winner. Provide the correct question to the following answer & you'll have **2 chances to win a \$15 gasoline card!** If there are no correct questions, the 2 entries closest to the correct question to the following answer will be the winners. If we receive more than two correct questions, we'll put the names of those who "questioned the answer correctly" into a pot and **draw 2 winners!** **Deadline: 2/26/2012!**

So, **enter today; you have 2 chances to win!** Email your question to the answer below to **Ruby** (Ruby@hdinsure.com) or fax it to 562-594-0376! Mail it if you must! You can even call it in, to extension 15. **Ruby picked this answer herself:**

.I Country's flag, vertical stripes blue, white, red

Your Name: _____ / Your Email: _____

Your Question: _____

**December's Trivia
Results: Who Won?**

In the Movie

White Christmas,

Bing Crosby was what Rank in the Army? And who did the "sister Act" opposite Rosemary Clooney? Bing played Captain Bob Wallace; Vera Ellen was Clooney's "sister".

The Winners are

Lorie Moran & Oscar Santos

Each has won a \$15 Gas Card!

**Keep Playing – There are
New Winners Each Month!**

**Ruby Presents The . . .
Client of the Month**



We all depend a bit upon each other. Even if your name doesn't appear this month, please accept our heartfelt **THANKS** for your continued support. This month, we honor, as **Client of the Month, GALE BAER** (The Evans School, the finest private school in La Jolla CA), a client for many years. Gale's **\$25 Gas Card** is on the way!

**Text Message of the Month:
Get N 2 a SOFA State of Mind!**

I have an unbridled desire 2 speak 2 people who want to learn about issues that affect them, & I'll do it for **FREE!** Would U like 2 give ur friends **FREE, unbiased seminars** on hot financial topics of the day? Then, U want **SOFA: Society for Financial Awareness. SOFA** is a **nonprofit speakers bureau** with professionals in financial disciplines available to speak 2 UR groups. We present topics of interest, that YOU want 2 hear, at times convenient 2 you. **Call me today** with the names of your HR director, program chairperson, or executive pastor so that we can present our program 4 their consideration! We won't "sell" them; this program "sells" itself!

Huggins/Dreckman Ins. Agency Inc.
12535 Seal Beach Blvd., Suite 200
Seal Beach, CA 90740

Happy President's Day!

Nigerian Letters?

Letters from Ruby

Protect Your Valuables

Challenge the Answer Man &
Win a Gas Card!



Ruby is looking for a few good pets, for the Pet of the Month Contest! See inside this month's issue for the February Pet of the Month!

Insuring Your Success!

Huggins/Dreckman & **DRIVE RIGHT** are concerned about high gas prices (we buy gas too). Have you noticed prices have base-lined again? For some of the best gas prices around, go to <http://autos.msn.com/everyday/gasstations.aspx>

There is no psychiatrist in the world like a puppy licking your face . . . Ben Williams

Talk Insurance About Us . . . and Win!

Referrals are the lifeblood of any business, and there's no better source than directly from our clients. This month, we honor **Helen Le** with a **\$25 gas card**, for her apartment referrals!

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, or relative, and when they call, make sure they tell us that you referred them; it's that simple! These referrals not only earn you a shot at **\$25**, your referrals can also generate charitable donations.

Your friends can also logon to the **Seal Beach Animal Care Center** link (sbacc.org) & click on the **Mercury Insurance icon**, from which they can get a **FREE**, online **Mercury** car insurance quote; it takes less than 5 minutes. We'll follow up to be sure they are buying the coverage they need! With the completed purchase, the SBACC receives **\$25** donation from our office – and a **\$25** donation will be made at each policy renewal!

It just doesn't get much easier than this to be a winner! Support Dogs & Cats with your referrals, and you still get a shot to win \$25. And, make sure your friends tell us that you referred them; that way, we can send every person (that can include you) who refers us, in February, a Starbucks gift card!

Your referrals are not limited to SoCal. We insure homes, cars, and rental properties nationwide; your friends & family can call our dedicated line 877-857-9505 for sales & 24/7 customer service!