



**Jeff Leibowitz**  
Trusted Insurance Advisor

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# Circle of Safety

**For Clients & Friends of Atlantic Agency/DCAP Insurance**  
**Protecting What Matters Most**

## A New Year's Resolution Worth Keeping

Another year tucked away in the history books. A new one ahead.

For most people, a new year's resolutions made ruefully, in jest, and hope for a better year. Their life strategy is hope.

So for most the new year will unfold pretty much like the old year. Same grievances, same behaviors, same outcomes. I sometimes wonder what these folks are actually celebrating when the ball drops. A friend of mine, who works nearly as compulsively as I do, was asked "But are you having fun?"

The question is asked because most people must separate "work" or

"business" from "fun", and a lot of their "fun" must be artificially induced.

You're suppose to get wisdom from age, but I find myself more puzzled about this thing we call "fun" and this thing we call "happiness".

A lot of people seem to be defying our core genetic impulses in search of fun and happiness outside of and away from meaningful accomplishments, By genetic impulse, I mean that we are hard-wired to invent, build, improve and achieve.

How you can disconnect and separate that from "happiness" is beyond me. I doubt you

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### There are *3 Fast and Easy* ways for you to request your certificates!

**1.) Our Website:** *This is the easiest and most efficient way to get your Certificates Fast & Accurate*

- Go to [www.atlanticagency.com](http://www.atlanticagency.com)
- Click the Certificate Tab
- Chose the Certificate Type you need
- Fill in all your information

**2.) Fax:**

- Fax your request to Muriel at (631) 881-4352
- Please use the Certificate/Additional Insured Form request in your personal folder/toolkit you received when you wrote the policy
- Please print clearly or type your request for faster service

**3.) Email:**

- Email your request to [certificates@atlanticagency.com](mailto:certificates@atlanticagency.com)

**If you have any questions or need any help please contact Muriel at (631) 586-3100.**

**Please Note: Additional Insured Certificates must be paid for at the time of request.**

# 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! Below are a few of those who referred their family, friends and associates to our agency:

*Aura Arriaga*

*Lauren Lucas*

*Neva Fuller*

*Jose Flores-Flores Roofing*

*Maximum Maintenance*

*Allison Carlino*

*Gravina Construction*

*A1 Efficiency*

*Susan Seravino*

*Maria Brito*

All the names listed above have received 2 Lottery Tickets and were entered into our quarterly and annual drawing.

## Our 2008 Grand Prize Winner



Jeff Leibowitz, presents Pearl LaSoya our 2008 Grand Prize Referral Winner with a \$1,500.00 Amex Shopping Spree!

## We had GREAT SUCCESS raising money for our charity program in 2008 thanks to you OUR VALUED CLIENTS !!

We raised over \$3,245.00 that we donated to various food pantry's in your area's. Not only did we raise money for families to enjoy holiday meals we also collected bundles of toy's that were donated to the Little Flower Children and Family Services of NY! Together we made the holiday season brighter and better for many of our local neighbors.

### Thank you



Maddy and Toni Leibowitz along with their two helpers Jake and Austin (Eric's Family) deliver a wagon full of toys to the Little Flower Children and Family Services of NY located at 2450 Wading River Road in Wading River, NY 11792

Lisa Melgar, Manager of our Riverhead Office delivers a check to Open Arms Care located at 1018 Northville Turnpike Riverhead, NY 11901



Eric Leibowitz, Manager of our Huntington Station Office delivers a check to Troicare House located at 400 Main Street, Huntington, NY 11743

Keith Gossweiler, Manager of our N. Babylon Office delivers a check to Bread of Life World Outreach Center located at 325 Wyandanch Avenue, N. Babylon, NY 11704



Heidi MacAneny, Manager of our Selden Office delivers a check to Hope Lutheran Church located at 46 Dare Road, Selden, NY 11784



Every referral you sent us made a big difference so, keep those referrals coming and let's beat our 2008 totals! We can help twice as many people of 2009.

**A New Year's Resolution Worth Keeping...**

Cont. from Page 1

can, and suggest that the dramatic explosion of anti-depressant drug consumption is a result of peoples' misguided attempts to try.

Years ago, a book called 'Prescription For Happiness' was compiled, with different celebrities and authors contributing prescriptions brief enough to be written on a doctor's little prescription pad.

For whatever it might be worth, here's mine: Strive to get smarter. To do a lot of things better. To do at least one thing so well no one else can match your skill. Set, pursue and achieve a lot of goals. Resist status quo, ignore less creative or a ambitious peoples' criticisms, disapproval or honest confusion.

Find something useful and immensely profitable to do that interests you and do it!



**Atlantic Agency/DCAP Insurance Offers**

- Auto
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- Renter's/Condo's
- Umbrella Packages
- Motorcycle/ATV
- Boat/Motor Home
- Commercial Auto
- Contractors
- Commercial Property
- General Business
- Workers Comp
- Restaurants
- All Apartments
- Life Insurance
- Disability Insurance
- Health Insurance
- Financial Planning
- Taxes

**GREAT NEWS WE HAVE EXPANDED OUR SERVICES TO INCLUDE...**

**Fast/Accurate Tax Returns**

**Bring this newsletter to our office for a \$25 Discount on your tax return.**

YRapid Return YElectronic Filing YDirect Deposit YMaximize Your Refund

**NOBODY MAKES TAX PREPARATION EASIER!**

**QUICK TIPS FROM OUR TAX PROTECTION TEAM**

Keith



If you have a question for one of our specialist send us an email at [info@atlanticagency.com](mailto:info@atlanticagency.com)

Eric



**For head of household filing status, do you have to claim a child as a dependent to qualify?**

In certain circumstances, you do *not* need to claim the child as a dependent to qualify for head of household filing status, such as when the qualifying child is unmarried and is your child, grandchild, stepchild or adopted child.

**If I claim my daughter as a dependent because she is a full-time college student, can she claim herself as a dependent when she files her return?**

If you claim your daughter as a dependent on your income tax return, she cannot claim herself on her income tax return.

\*\*In this case, your daughter should check the box on the return indicating that someone else can claim her as a dependent.\*\*

**Hear What Others Have to Say About Us!**

- "I am glad that I gave DCAP the chance to look at my business insurance policy and they informed me that I am paying a lot more for less coverage. DCAP SAVED me \$746.00 a year and gave me a better policy than my previous broker." Kony, Mona Lisa Gallery Huntington Station, NY
- "Thank you for all your hard work and taking such good care of me all these years. It's nice to have someone to depend on even though we only due business on the internet and by phone."  
**Jimmy K., Middletown, NY**

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**Happy St. Patrick's Day!**

News and Tips to Make Your Life Easier, Safer and Happier...

Page 4

Wisdom to Live By



"There are more overweight people in America than average weight people. So overweight people are now average—which means you've met your New Year's Resolution." Jay Leno

## "2008 Charity Donations Update"

Thank to loyal clients like you, our "2008 Rewards Program" has given money to five different charities to help families all over Long Island!

Refer a friend, family member or co-worker for a quote (no purchase of insurance necessary) and we'll give \$5.00 to a LOCAL Charity for each referral you send to us!!

**Our 2009 Goal is to GIVE AWAY \$25,000 to the Charity of your choice!**



See the enclosed flyer for

"Our Fantastic **NEW** 2009 Referral Program".

We are giving away great prizes and more chances for you to be entered into the "**Grand Prize Drawing**" !!

