



# Stroup Insurance & Realty

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## Summer Sun Is Here:

May was "National Skin Cancer Awareness Month" and a leading US pathologist offers tips for summer skin protection. Skin cancer accounts for 50% of all cancer deaths in the United States. Ironically, more than 80% of skin cancers are preventable with adequate protection. Children & outdoor-type people are most vulnerable. Here are some safety tips:



- Wear a sunscreen with both UVB & UVA protection. BOTH are needed while most sun protection applications only provide UVB protection.
- Don't skimp on sunscreen—apply liberally.
- Apply at least 30 minutes before going outside.
- Reapply every 2-3 hours especially around water, snow, etc.
- Avoid direct sunlight between 11am & 3pm-sit in the shade.
- Wear a hat with at least a 2-3 inch brim & cover up exposed skin as much as possible.
- Wear sunglasses with 100% UV protection.
- Use sunscreen even in cloudy weather as 80% of UV rays are still penetrating.
- Be especially conscious of protection for babies, children & youth under 18. Most sun damage occurs before age 18 which can have adverse life long affects. Remember UVB & UVA sunscreen-don't leave home without it!

## AAA Says It Costs 52.5 Cents Per Mile:

According to the annual study of driving costs released by AAA, the cost of owning & operating a new vehicle in 2007 will be about 52.2 cents per mile driven which amounts to \$7,823 per year when driving 15,000 miles.

The costs of maintenance & repair, tires & depreciation remain unchanged from a year ago, while finance & licensing, insurance, registration & taxes have increased along with the price of gasoline. Automobile costs can exceed the house payments for many households, which will become a major problem should the economy take a downturn.



*Other than the Spring Cleaning that occupied our time for a week or so, we have been busy in the Realty Department & having a lot of Fun! Over Memorial Weekend we had a few Open Houses at different properties & with Great Success! In addition to the Stroup web site you can go check out Shannon's web site at: [shannongar.com](http://shannongar.com). If you have any announcements about Up-coming Events you would like posted give us a call! Enjoy you Summer!*



## Identity Theft Losses Decreasing:

For the first time in several years, ID theft declined by 11.5% in 2006. Americans still lost \$49.3 Billion to criminals who stole their identities-mainly via credit cards. The average ID theft fraud fell to \$5,720 in 2006, down from \$6,278 the years prior. The median-where half were larger and half were smaller-held steady at \$750. Consumers who had an ID theft loss spent \$535 on average to clear up a fraud. While \$49.3 billion is a lot of money, businesses & consumers are doing a better job of screening & protecting information related to ID theft. Many credit cards now require a PIN (personal identification number) & consumers monitor their accounts much more closely. Adults under 25, African-Americans, & people who make more than \$150,000 were among the groups most likely to suffer ID fraud according to the study.

*Crops are mostly seeded and now it is time to report the seeded acres to your crop insurance agent. Most crops are required to be reported no later than 20 days after the final planting date. If you feel you have acres that you will not be able to seed in a timely manner, make sure you consult with your crop insurance agent regarding the Preventive Planting Provisions of your crop insurance policy. With all of the turbulent weather, it is also time to put in place hail insurance coverage.*

*Please contact Faye at 748-2233 for a hail quote.*

