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June  
2006



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### Some tips to help you have a happy & safe summer travel

season! It’s now officially the summer travel season! And despite the high price of gas we will be spending a lot of time in our cars, so I thought I would provide you with some common sense ideas to keep you safe in your car. First, the reasons why we even have to mention these safety tips:

- There are more than 50,000 car jackings a year in the US
- Every 33 seconds a car is stolen
- 40% of those stolen cars had the keys in the ignition
- 80% were unlocked
- Most incidents are caused by young opportunists. This is an important point! If you make it even a little difficult for them, they will pass you by!

Though very infrequent, a car jacking is a very dangerous situation and a few precautions can prevent such an incident from occurring. I always say, over prepare and you’ll never need the preparations; don’t prepare and you’ll always wish that you had!

- Whenever driving any place slower than 30 mph, always make sure your doors are locked and windows are up enough to keep anyone from being able to reach inside.
- Keep your valuables out of sight, even when you are driving.
- Always lock your car, even for a short absence. And before unlocking and getting into your car, always take a quick look inside to make sure no one is hiding in your back seat.
- NEVER pick up a hitchhiker (no matter how harmless they may appear.) Call assistance for them if they are in need of help, but do not get out of your car, do not unlock your car, or offer them a ride.
- Never accept help when you have car trouble. Have them call for assistance instead, if you have not already done so yourself, and stay in your locked car. I know this seems ungrateful but if they are really trying to help you, they will completely understand and find help for you.
- Try to fill your car with gas during the day at well attended gas stations. Try not to stop for gas at night to avoid being accosted, and to avoid being an innocent bystander at a hold-up. Also, never let your grandchildren or other relative work at a convenience store at night!

I know these tips are a little alarmist, but life has become more complicated and a little more dangerous, no matter where we live. We should always expect the best, but be prepared for the worst! I think this philosophy also works for our finances. Be prepared for the worst and expect the best. If you have any doubts as to whether you are prepared for the worst case scenario with your finances, PLEASE GIVE ME A CALL! You can’t call me after the worst case scenario occurs! Well, I guess you could, but by then it would be too late to do anything except sympathize with you. Worst case scenarios come in many forms: a falling stock market, a long term care stay, a family emergency, the loss of an income...or something out of the blue. Please, if you are not positively sure your affairs are set up to protect you and your family, give me a call so we can get together to evaluate your circumstances and, if necessary, take action to tighten everything up for you.

**A Note from Donald O’Connor, MA, abd Ph.D ....**