



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Friends of Rogers Insurance

The Hidden Danger Lurking in Your Home What You Can Do Now to Protect Yourself & Your Family

Inside This Issue

The Hidden Danger Lurking in Your Home	1
My High Expectations	1
Meet the Staff: Anthony Harner	2
Referral Thank You's	2
Common Insurance Mistake	2
Kids Aren't Drown Proof	3
Your Donations to Charity	4

Rogers Insurance
P.O. Box 2098
San Ramon, CA 94583
(925) 365-3200

Visit us online at
www.risdirect.com

Now serving 16 states
throughout the US!

Allergies are not just an inconvenience. Some people have severe reactions to very normal everyday items. If you suffer from seasonal allergies don't spend another season miserable: detoxify your home and breathe easier. Following these simple steps can have you feeling better sooner than you think.

- 1. Wash your pillows and children's stuffed toys.** It isn't the stuffing that causes the sneezing; it's the dust mites and mold! Allergists suggest washing in hot water (130?) to clean them thoroughly.
- 2. Bring in the green.** Houseplants (provided you aren't allergic to them!) are a great way to clean the air in your home. Spider plants (*Chlorophytum comosum*) are especially

effective. For a list of more air cleaning houseplants visit: http://en.wikipedia.org/wiki/List_of_air_filtering_plants

- 3. To carpet or not to carpet?** Experts agree that carpeting is responsible for many indoor allergies. If you can manage it remove your wall to wall carpeting completely. If this isn't an option invest in a vacuum with a small particle or HEPA filter. Wear a mask while vacuuming as dust particles can float in mid air for up to 15 minutes.
- 4. Turn down the thermostat and open a window.** Warm humid air can cause mold and mildew to grow unseen inside your

(Continued on page 3)

My High Expectations...Why I Am Such A Pain In The Neck To Be Around Sometimes

One of the things I'm good at is having lofty expectations for my business and for those around me, be it professional or personal. I am always pushing to get "the best" I can out of almost everything--and I do mean everything.

This is good in many ways. My expectations are very high for many things, therefore, so are the results. This is why I have trouble tolerating results below my expectations. For both personal life and business life. It's both a curse and a blessing at the same time. In many things, you need to take the good with the bad. Keep in mind this is the way I am with our staff. You may have noticed some changes as some members of our team are no longer with us as they did NOT perform up to expectations. But, like sports teams, we bring on other members who should be stronger and better performers than those they replaced. So, as we are thrilled to have new staff members on board (both as a result of our expansion as well as replacing non-



Pictured back to front: Cheryl, Orlando, JohnPaul, Isabelle, Lilly

(Continued on page 3)

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!

Those who referred their family, friends, neighbors, co-workers and loved ones are:

Alem Kashai
All Foreign Auto Repair
Ed Spijker
Jenny Su
Amir Mossanen
Emma Tapia
Tim Brewer
Andrew Jilk
Jim Delgado
Wilma robertson
Shania Boone
Gabby Miller
Tom Rollins
John Daly
Dustin Moore
Joe Gavazza
Michael McLean
Bob Stromboli
Rich Hoover
Debra Lillyman (H2O Landscaping)
Monica Bettencourt

All the names listed above have received FREE GIFT CARDS and entries into the Grand Prize Drawing for a trip for two to any city in Europe (airfare, hotel and cash included). We also donate \$50 to the charity of your choice per referral!

Meet the Staff



Name: Anthony Harner

What She Does for You: Personal Lines Account Manager

Hometown: Sonora, CA

On Your Nightstand: A lamp, a phone, an alarm clock, some CD's, and a picture...way too much stuff!

Hobbies: Kneeboarding, camping, skiing and cooking

What Keeps You Going: My wife & kids

Most Paradoxical Quality: Obsessing over small things...like the meaning of paradoxical!

Chinks in Your Armor: I don't wear armor.

The Terrible Temptation: Pushing the red button.

Unfounded Fear: Old Potatoes....you know what I'm talking about

Secret Satisfaction: Finishing projects faster than other people

Title of Your Autobiography: What a Ride!



Don't HURT Yourself With This Common Mistake:

Most people will file a claim with the insurance carrier, no matter what happened. The problem is that sometimes this hurts you and COSTS you money! There are certain situations where you will end up paying more for filing a claim, because *you will LOSE your "claims-free" discount for 3 years OR MORE.* Here's an example: Let's say your insurance costs \$1000 per year. You file a claim for a small amount. Well, you'll get paid for that amount, but you may lose that 20% discount for the next 3 years. That's \$200 for 3 years, ie, \$600 out of your pocket. And, it goes on a nationwide database. It will follow you for more than 3 years.

The solution: ALWAYS check with your account manager BEFORE filing a claim. We're here to help; so call us EVERY TIME before you file a claim: 925-365-3200.

Kids Aren't Drown Proof

FRIGHTENING FACTS

- Drowning is the leading cause of unintentional death, disability and injury among children ages 1-4 in California.
- A child drowns in less than 2 minutes and there is rarely any warning from them, such as screams or splashing.
- The number of young, severely brain damaged near-drowning victims has increased rapidly in recent years. Institutional care of these victims averages \$125,000/year.
- A residential pool is 14 times more likely to cause a death than an automobile.
- 65% of drowning children were at their own home.

DROWNING HAPPENS FAST



A government sponsored study showed that most parents of drowned children understood the need for supervision and thought they were providing it. frequently their attention was diverted for a few minutes or seconds. Obviously supervision is critically important,

but it is also important to recognize hazards, and take steps to minimize them.

POOL SAFETY

The Drowning Prevention Foundation recommends “layers” of protection—fencing, self-closing gates, alarm systems, automatic door closers, safety pool covers, as well as constant supervision. In addition, follow these Pool Safety Guidelines:

- Never leave a child alone near pool whether they are in it or not. (This includes time to answer the door or phone, attend to another child, or go to the bathroom.)
- Install 5 foot, or higher, fences around all sides of pool, plus panic alarms on doors leading to pool, automatic sliding door closers, self-closing and locking gates, and safety pool covers.
- Require non-swimmers to wear approved flotation devices.
- Keep life preservers and reaching aids on both sides of pool.

BATHTUB SAFETY

Small children can drown in less than inch of water, which means decorative pools, large puddles and especially bathtubs are all hazards.

- Bathtub seats and rings often give parents a false sense of

security, but the suction cups can unexpectedly release, or a baby can slip between the legs of a bath ring and become trapped. Do not mistake a bath ring as a “safety ring.”

- Never leave a small child alone in the bathtub.
- Do not rely on a sibling to supervise an infant’s bath.
- Only fill the tub with enough water to cover an infant’s legs.

The Hidden Danger Lurking in Your Home (Continued from page 1)

home. Fresh air and cooler temps can help reduce this problem in most areas.

5. **Safely and properly dispose of used cleaning products.** Studies have shown that the improper storage of cleaning chemicals can cause allergic reactions. Follow directions for disposal and keep all chemicals away from pets and children. If you can store cleaning product in your garage in a well ventilated area.

Although it may seem overwhelming, taking a few simple steps towards eliminating some of the allergens in your home will have your whole family feeling better and breathing easier. For more information visit: http://www.medicinenet.com/allergy_treatment_begins_at_home/article.htm.

My High Expectations (Continued from page 1)

performers); there is a learning curve on how to achieve the expectations YOU, our clients, DESERVE. So, if you see any drop in the care we provide you personally, let me know directly. The best way is via email ...and, my personal email is ofrasca@risdirect.com. On a different note, Easter was a GREAT TIME for us. In the attached photos you'll see my family hanging out at the Community Center where the little ones had an Easter Egg Hunt and met the Easter Bunny. After Church on Easter Sunday, we had friends and family over for the entire day. It was relaxing and refreshing. By the time you're reading this newsletter, I'll have had dinner with Gene Simmons, of KISS and Donald Trump's Apprentice fame. We'll be doing some fun things with Gene (and other celebrities we insure) in the future -- can't release details yet -- that will involve our "VIP-Concierge" and "Platinum" clients.



Rogers Insurance Services
 PO Box 2098
 San Ramon, CA 94583
 (925) 365-3200
 www.risdirect.com

PRSR STD
 U.S. POSTAGE
PAID
 GARDENA, CA
 PERMIT # 77

Wisdom to Live By 

"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome." **Anne Bradstreet**

2008 Charity Donations Update

Thanks to loyal clients like you, our 2008 Rewards Program has given away:

- \$350 to the American Cancer Society
- \$800 to the Children's Miracle Network

**Our goal is to GIVE AWAY \$50,000
 to the Charity of your choice!**

Refer a friend, family member or co-worker for a quote (no purchase of insurance necessary) and we'll give \$50 to the Charity of YOUR choice!

