



Orlando Frasca
Trusted Insurance Advisor

Circle of Safety

For Friends of Rogers Insurance

How to Hire a Reliable Contractor

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Rogers Insurance
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Visit us online at
www.risdirect.com

Now serving 16 states
throughout the US!

- **Send a query** to an email group that covers your neighborhood, or check watchdog websites, such as AngiesList.com. Be aware that a contractor's references will showcase the best work, not the goofs.
- **Consider only licensed contractors** or members of a professional group, such as the National Association of the Remodeling Industry (www.nari.org). If things go wrong, you'll have venues where you can air a grievance and perhaps tap a homeowners-reimbursement fund. Find your state's rules at www.contractors-license.org.
- **Spell out the details.** Contractors should specify a start date, a completion date and a payment schedule - for example, 10% down, 10% to 15% after each major milestone and the final 10% only upon satisfactory completion of the project.
- **Be excruciatingly exact.** Instead of instructing contractors to "install cabinets," try "install 42-inch, country style oak kitchen cabinets per plan, manufactured by company XYZ, model ABC, with finish EFG and matching 3-inch dentil crown molding."



- **Ask for receipts** after each subcontractor is paid, or write checks jointly to the contractor and subcontractors. Or hire a third party, such as the bank that's administering your loan, to make the payments on your behalf.



BEAT THE HEAT TIP

Make a makeshift air conditioner. If it's hot but not humid, place a shallow bowl of ice in front of a fan and enjoy the breeze. As the ice melts, then evaporates, it will cool you off.

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:

Windord Cody

Priscilla Wilson

Sandra Durand (x4)

Albert Almeida

David Rego - Quality Air

Wendy Murphy

Mark Rabkin

Corin Harris

Gabe Essoe (x4)

Yolanda Irma

Dave's Air

Conditioning

Burton Mahan

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: Marilyn Reguiera

What She Does for You: Commercial Account Manager

Hometown: Lincoln, NE

On Your Nightstand: Collector's Barbie doll, volleyball trophy

Hobbies: Church and charitable works, writing poems

What Keeps You Going: Dancing with the Stars, Nebraska football

The Terrible Temptation: Cosmos

Unfounded Fear: Flat tires

Secret Satisfaction: Changing the oil in my own car!

Title of Your Autobiography: Of Course, It's Me!

Lock In the Best Mortgage Rate

1. **Compare apples to apples.** Choose the size of loan you want; the type, either fixed-rate or adjustable (with an initial fixed-rate period of one, three, five or seven years); and the term (either 15 or 30 years).
2. **Go to *Freeratesearch.com*** to find the day's best "par" rate (similar to a carmaker's dealer price) for the loan you want, exclusive of commissions or fees. Use it as a baseline.
3. **Call lenders**, beginning with the company that originated your current loan. Start just after 11am eastern time, when lenders typically issue their daily rate sheets. Complete your calls within as short a time as possible because lenders may adjust prices later based on market conditions, says David Reed, author of *Mortgage Confidential: What You Need to Know That Your Lender Won't Tell You*.
4. **Know your costs.** Reed says the annual percentage rate can sometimes be confusing. So ask each lender to break out the interest rate, the number of points you'll have to pay, plus any lender or broker fees.
5. **Lock in your rate.** Get it confirmed in writing via email or fax ASAP.

Unsuspecting Bargain Hunters Fall Easy Prey to Auto Insurance Order Takers

Every month I speak with new customers who call me for home insurance. It only takes a few minutes to discover they face a higher chance of losing their home in an underinsured auto accident than they do by a house fire! Earlier, these new customers made that "15-minute phone call to you know who" and ended up with a pitiful amount of protection.

The job for these faceless order takers at the other end of the toll-free line is to sell. They take the next call and sell some more. That's what insurance order takers do. They sit in cubicles all day and speak to consumers from 50 states. These employees answer to supervisors, not to you. On the other hand, we, the "middleman" answer to you.

You face financial ruin every day you drive around without enough insurance.

Does it matter one way or another to the friendly knuckle-head in a headset really if you buy a policy that gives you \$50,000 or \$500,000 of auto liability insurance? No, probably not. As a matter of fact, I'm beginning to think there's a default position to undersell you protection to limit an insurance company's payout in any single claim.

Frankly, I'm sick and tired of seeing so many people underserved by a bloated insurance company getting fat with their application mills fed with consumer ignorance.

A \$100,000 auto policy may be good enough for a driver in rural Indiana, but it's not for people like you in urban metropolitan areas. Not even close. If you're reading this now and have an auto policy from Geico with \$100,000/\$300,000 limits, I urge

you to call me right away.

It's critical to have a total insurance program that takes into account your assets now and in the future.

I haven't heard a client call me yet after a car accident or a fire and complain, "I've got too much insurance." Never.

The right amount of insurance preserves your good credit and keeps you out of the poor house. Only when you have enough coverage can you say you have "sleep insurance."

I've said it before and it almost sounds trite, but I haven't heard a client call me yet after a car accident or a fire and complain, "I've got too much insurance." Never.

I don't like educating the competition, but anyone who's

called our office knows I'll spend all the time you need to understand insurance - the invisible product.

And I'm not saying you shouldn't shop around. I'm grateful that Geico spends \$500,000,000 on advertising. It's got people shopping more and calling us, too. Just don't buy into the propaganda that "eliminating the middleman" is a good idea. Our staff here does the best we can for you with our several markets for your family's insurance. And we think you're best protected by relying on us to protect you against life's unexpected accident at a fair price.

We've put together a great stable of insurance companies: AIG, Allied, Chubb, Encompass, Fidelity, Hartford, Safeco, Travelers, Zurich, and many others, to name a few. If you want us to review what you've got with our other companies, don't hesitate to call us.



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Wisdom to Live By "The wise man doesn't give the right answers, he poses the right questions." **Claude Levi-Strauss**

2008 Charity Donations Update

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

- The American Cancer Society
- The Children's Miracle Network
- Fr. Frank's Kids

**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!



See enclosed flyer for more information

